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Fee-paying international masters' students in Finland: challenges, resilience, support, and the COVID-19 pandemic

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This research explores the challenges faced by fee-paying international master’s students enrolled at the University of Oulu, in Finland and how the COVID-19 pandemic impacted their lives. Finland’s shift to a market-oriented approach, by institutionalizing tuition fees for international students from outside of the EU/EEA area, has affected them financially and their well-being by aggravating challenges that were already faced by non-paying students in Finland and bringing new ones. The study also unravels how these students coped with challenges, as well as their resilience during their studies and while living through the pandemic. Lastly, the study presents the support, or lack thereof, available for fee-paying students at the University of Oulu. This study uses phenomenographical research to unveil perceptions and understanding of the phenomena, by analysing the data collected through 15 interviews with international fee-paying master’s students from different programmes at the University of Oulu.

This study found out that international fee-paying master’s students chose Finland, mainly, because they secured scholarships. These students face an array of challenges, being the financial burden, the general lack of jobs and internships opportunities, something that was worsened with the advent of the pandemic, being the main ones. These financial challenges tend to enhance challenges to their well-being, with students reporting constant worry about their finances, and feeling guilty when unable to work during their studies. The pandemic also brought feelings of loneliness, diminished motivation to study, and impacted their overall experience in Finland. In terms of support, students reported being supported by teachers but made it clear that the university lacks support in different areas. This study also discusses students’ proposals to increase support that could impact their overall experience while studying in Finland.

Keywords: higher education, study fees, international students, Finland, COVID-19, neoliberalism, fee-paying students

Contents

1 Introduction

This research aims to explore the challenges faced by international students in Finland, specifically those enrolled in master's degree programmes at the University of Oulu that are currently paying tuition fees for their studies since they are not citizens belonging to the European Union (EU) or the European Economic Area (EEA) and that were conducting their studies in such a particular historical moment, of the new COVID-19 pandemic. Although international students' experience is a theme widely explored in the literature, a wide range of publications focus only on international students in English-speaking countries and on their motivations to study abroad (Calikoglu, 2018, p. 339). However, this study is set in a particular context that will be explained in the next subsection.

The interest in this particular topic has emerged due to my own position in Finland, as a non-EU citizen paying tuition fees as an international master's students and through conversations, formal and informal, that I had with other students and colleagues about the challenges that we all face by being international students in this country, both as paying and not paying students. In these conversations it was possible to unravel that some similarities were shared when talking about challenges faced by this group, however, at first glance, fee-paying students do seem to face other challenges that could add pressure into their students' lives and their life choices after graduation, therefore, the curiosity of exploring this topic emerged.

1.1 Context of the study and its relation to the SDGs

The context of this research is based not only on global demand for an internationalization of higher education but also on Finland's new guidelines for strengthening and increasing educational export strategies. According to Knight (2003, p. 2), internationalization is "the process of integrating an international, intercultural and/or global dimension into the purpose, functions or delivery of post-secondary education". As a result, there has been an increase in the efforts to expand the internationalization of higher education, and these efforts got strengthened even more after the publication of the "Modernization Agendas for European Higher Education Institutes" in 2006 and 2010. According to Weimer (2013, p. 29), the first document was a call for universities across Europe to increase autonomy and reduce the funding gap, suggesting that institutions should consider student fees and scholarships to "ensure efficiency and equal access". The first document also suggests an increase in agreements between EU universities and non-EU ones and, for these last ones, the document also recommends that countries create a "researchers' visa" package to simplify the entry of students and researchers (European Commission, 2006, p. 10). The publication of the Europe 2020 Growth Strategy (European Commission, 2010, p. 11; Weimer, 2013, p. 30) put higher education institutions as an important cog in the economic growth of the EU. Along with the strategy came the 2011 Modernization Agenda that followed the 2006 strategies but focused on the attraction of international students and the change in funding formulas for universities (European Commission, 2011, p. 12; Weimer, 2013, p. 30). Those ideas and similar strategies can be seen in the strategies adopted in Finland since 2001 by the introduction of Finnish policies and the internationalization agenda.

As mentioned above, Finland started to amplify its internationalization agenda in 2001, with the publication of the first "internationalization-specific strategies for higher education" that latter has been modified and publish every eight-year, in 2001, 2009, and 2017 (Jokila, Kallo, & Mikkilä-Erdmann, 2019, p. 395; Ministry of Education, 2009; Ministry of Education and Culture, 2017). These publications set the tone and presented guidelines for strengthening and increasing educational export strategies, which would help Finland achieve what Nokkala (2007, as cited in Kauko & Medvedeva, 2016, p. 98), explains as being "the main purpose of universities […] to uphold national competitiveness in the global environment".

The first strategy proposed by the Finnish government had a prescriptive tone and was implemented in 2001. The strategy suggested not only developing reciprocal student exchange programmes but also that degree's programme should be designed in a way to "fully integrate international students into the Finnish studying system." (MOE, 2001, p. 53, as cited in Jokila, Kallo & Mikkilä-Erdmann, 2019, p. 398). This attempt should keep the labour market in mind. In other words, good students could eventually remain in Finland. However, Jogunola and Varis (2018, p. 95) explain that it was only in 2008, with the proposal of the second strategy, that the Ministry of Education announced the creation of a "more comprehensive Finnish higher education internationalization strategies". Although the two strategies had similar aims (increase the number of degree-seeking and exchange students), the steps to reach said goal were more clearly elaborated in the second one and the marketization of higher education was presented as a concrete goal for the Finnish universities when the document was published in 2009 (Kauko & Medvedeva, 2016, p. 101) proposing that a "country brand for improving Finland's international competitiveness" (Ministry of Education, 2009, p. 25) was needed.

Cai and Kivistö (2013, p. 56) argue that a change in the funding model for universities boosted the efforts for internationalization. According to Kauko and Medvedeva (2016, p. 101-103) reforms in the Finnish educational system that happened in 2012 made universities more financial autonomous, and as the funding policy changed to increase funding related to internationalization indicators, the introduction of tuition fees seemed like a good idea to compensate budget cuts, not to mention that the argument used for said introduction was that high ranked universities around the world also charged tuition fees. The authors also explain that the change in the "funding formula" for Finnish universities can be seen since the 2009 policy for internationalization discussed above. As pointed out by them "indicators related to internationalization would cover 4.1 per cent of the total funding, including teaching-related indicators such as exchange-student periods, the inclusion of study credits for courses taken in a foreign language or abroad, and the numbers of foreign degree students" (Kauko & Medvedeva, 2016, p. 102). Later, in 2012 the indicators amounted to 14% of the total amount, scaling back to 9% in 2014. A similar policy document published in 2013 proposed that Finland should reach the goal of 60,000 international students by 2025 (MEC, 2013, as cited in Jokila, Kallo & Mikkilä-Erdmann, 2019, p. 395).

Marginson (2004, as cited in Cai & Kivistö, 2013, p. 56) explains that the new model of marketization adopted by Finland, since the first strategy was proposed, show that "the funding of international higher education is no longer a primary public responsibility", this can be argued on the idea that higher education is now understood "a private good mainly benefiting individuals, who therefore should pay for their studies" (Cai & Kivistö, 2013, p. 69). In the case of Finland, Schatz (2015, p. 7) and Haapakoski (2020, p. 40) explain that it was the Universities Act (Universities Acts, 2009), first published in 2009 and updated by different Amendments up until 2016, that truly introduced the tuition fees for non-EU students, even if the possibility was already being discussed much longer before the Act (Kauppinen & Kaidesoja, 2014, p. 30). According to Haapakoski (2020, p. 40), this happened because of the controversial political nature of the topic. For some, it was necessary to charge international students because Finland shouldn't finance their studies as it does for nationals, but for others, charging tuition fees would not only oppose Finland's egalitarian premises for education but could also mean a step into opening the possibility of charging, one day, fees from everyone (Hauhia, 2015, as cited in Haapakoski, 2020, p. 40).

To compete in the global market of higher education, countries, and institutions that aim to internationalize their education should compete for the "best students" out there. This interest is made clear in the 2009 and 2017 strategies published by the Finnish government. In the first document, the target students should be "motivated and proficient in languages and have the necessary qualities to do well in studies' (Ministry of Education, 2009, 36). In 2017, the third strategy for internationalization was proposed by the Ministry of Education and Culture and it was stated that international students "should be treated as VIPs" (MEC, 2017a, as cited in Jokila, Kallo & Mikkilä-Erdmann, 2019, p. 400). This status, Jokila, Kallo, and Mikkilä-Erdmann (2019), explain was added because the document considers them consumers, therefore, suggesting that even better services should be put in place to welcome them.

It is important to point out that the Universities Act and a 2010 decreet issued by the Ministry of Education and Culture, brought up a proposal trial-period project that pushed universities to charge tuition-fee for students outside of the EU or its economic area for 5 years (Jokila, 2020, p. 9). According to Myklebust (2017, p. 92), during the trial period, there was an increase of 102% of non-EU-EEA students in Finnish universities and 137% in applied science universities. The author also explains that during the period 41 out of 399 programmes charged tuition fee and that scholarships were offered, however, the universities had the autonomy to either participate or not participate in the trial and to decide on what percentage of scholarships would be given, with some universities offering 100% cover of fees and/or coverage for living expenses (Weimer, 2013, p. 81). It is also important to mention that the tuition fee trial that happened during 2010-2014 was not seen as successful. Jokila (2020, p. 9), explains that only a few universities took part in the trial, which did not provide enough evidence for the implementation of the policy. However, since 2017, the policy was officially implemented for all universities in Finland, requiring all of them to charge non-EU citizens to pay for tuition fees for master's and bachelor's degrees programmes taught in English with a minimum charge of €1,500 without a set maximum (HE 77/2015, as cited in Jokila, 2020, p. 9; Universities Act, 2009). According to Jokila (2020, p. 9), a report published in 2018 showed that the charging of tuition fees did not provide financial resources as expected due to the scholarship scheme implemented with it.

Looking at the data from 2018, there were over 400 programmes, both bachelor's and master's taught in English, offered in Finnish universities, as well as doctoral programmes and research options (Study in Finland, 2018), also the number of international students in Finland increased exponentially from 2001 until 2016 (Finnish National Agency for Education, 2017, p. 2), showing that the efforts proposed paid off. In 2019, the number of international students in Finland represented 4% of the total number of students enrolled in higher education, with over 20.000 students coming from outside of Finland and, from those, almost 5.000 coming from outside of the EU/EEA area and enrolled in a master's programme either in a university or a university of applied science. (Vipunen - Education Statistics Finland, 2020). Nevertheless, a 3% decrease in the number of international students was observed after the implementation of tuition fees for non-EU members in 2017 (Finnish National Agency for Education, 2018, p. 2). Even if not highly significant at the moment could prove that the move to a more marketization approach could lead to a decrease in Finland's internationalization efforts and could compromise the achievement of 60,000 international students by 2025, as proposed by the 2013 policy (MEC, 2013, as cited in Jokila, 2020, p. 8).

It is also important to mention that this new phase for Finnish universities brought out issues that need to be addressed. For Finland, fee-paying students are a new reality within its universities and this new reality could bring out new challenges for both the students and the institutions. As pointed out by Calikoglu (2018, p. 440), this new educational policies and Finland's effort to define itself as a study-abroad destination require further exploratory research. However, the literature on international students in Finland points out that even though efforts to increase the number of students and the institutionalization of tuition fees were made, some challenges were in place even before this change, as I will explain in the next topic.

Before moving on, it is important to add that this research finds itself connected to the Goal number 4 – Quality Education of the Sustainable Development Goals established by the United

Nations and its agency United Nations Educational, Scientific and Cultural Organization (UNESCO) with the support of nations states, that aim to “ensure inclusive and equitable quality education and promote lifelong learning opportunities for all” (United Nations Educational, Scientific and Cultural Organization, 2018, p. 7). The SDG 4 is composed of 10 targets, 7 of them are expected outcomes and 3 represent means to achieve the outcomes. This research is connected to the target 4.3 - Quality TVET and tertiary education that aims to “ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including Universities” (UNESCO, 2018, p. 28) and target 4B - Scholarships that aims to “substantially expand globally the number of scholarships available to developing countries, […] for enrolment in higher education, […] in developed countries and other developing countries” (UNESCO, 2018, p. 39).

1.2 International students in Finland

International students’ experiences and motivations in different contexts have been researched in different ways over the years. However, as explained before, the studies tend to analyse students’ choices and experiences in their host countries, especially in English-speaking countries confronting the findings with the push-pull model, that analyses the choice of destination of students from developing to developed ones (Calikoglu, 2018, p. 442-443), which is not the main focus of my research. However, as explained by Cantwell, Luca, and Lee (2009, p. 341-343) that examined international students studying in Mexico, “experiences are likely conditioned by dispositions and can influence expectations”. (Cantwell, Luca & Lee, 2009, p. 342). Cantwell, Luca, and Lee (2009, p. 341-343) explain that dispositions regard students’ choices of country and their opinions on their studies; experiences explain the challenges faced by students studying abroad; while expectations refer to international students hopes for the future, all aspects that can be seen in the answers provided by the participants of this particular research I have conducted.

A great volume of studies observed students’ experiences in an international setting, more so in English-speaking countries than in non-English speaking ones, however, literature about the latter exists and provides an insight into challenges faced by students and will be explored in the next paragraphs.

One of the most cited challenges in literature is the language barrier faced by international students. Calikoglu (2018, p. 447-448) explained that international students in Finland experience language barriers in a different way. Not only participants of the research stated that language was a barrier to interact with Finnish students, but also a barrier when accessing courses and information from the university. The lack of use of English in the university's official communications created isolation feelings among international students. In another study, Jones (2017, p. 941) explains that, when separated courses are provided for international students, this can cause a limited sense of belonging (Sovic, 2008, as cited in Jones, 2017, p. 941). Meanwhile, other researchers showed that international students also struggle with the language requirements which can hinder their academic achievements and their social and cultural adaptations (Wu, Garza, & Guzman, 2015, p. 3). Researchers Jogunola and Varis (2018, p. 102-103) interviewed students of two different Finnish universities and found out that student's felt like the institutions failed to promote integration, especially of those from outside of Western societies, and pointed out that even though the universities have offices to support internship or job placements, students felt that they didn't benefit from the services due to language barrier and a lack of openness in Finnish society. This example can also explain the social and cultural barriers faced by international students; a concept that will be discussed as follows.

Social and cultural barriers are also important challenges for international students and are directly connected to language, financial, and background barriers. Calikoglu (2018, p. 449) presented that those international students in Finland reported that not only they feel left out of Finnish society as a whole due to lack of language proficiency, shared experiences with Finnish students, and lack of support for job opportunities, but they also felt social and cultural discrimination. According to one participant, being white and "from a country toward which Finlanders held very positive stereotypes" (Calikoglu, 2018, p. 449) seems to be a step into social acceptance and integration. The same is seen in other cultures, as explained by Charles-Toussaint and Crowson (2010, as cited in Wu, Garza, & Guzman, 2015, p. 3), international students in the US also experience negative attitudes towards them by national students and feel stereotyped by them. In the case of Finnish society, Malik (2016, p. 7) explains that it is a society that welcomes immigrants, as long as they learn the language and work to contribute to society. Cultural and social barriers can be explained through the feeling of cultural shock that leads students to go through an acculturation process. According to Wu, Garza, and Guzman (2015, p. 3), this process can be positive and negative. The positive aspect of it improves the student's mental health and life chances in the new culture, however, the negative aspect is related to the difficulty of change and all the new cultural and social adjustments that are necessary to fit in the new environment (Berry, Kim, Minde, & Mok, 1987; Berry, 1988, as cited in Wu, Garza & Guzman, 2015, p. 3). The adjustment requires both psychological and sociocultural changes, this last one influences cognitive and behavioural factors, being "defined as relating to the behavioural and cognitive factors that are associated with the effective performance during the cross-cultural transition" (Sam, Vedder, Ward, 2006, as cited in Wu, Garza & Guzman, 2015, p. 3).

Another important aspect of the internationalization of higher education is the possibility of retaining talent after graduation. Several authors point that attracting international students is not only a way of increasing sources of income but could also be a way to recruit skilled labour force, as there is a chance that those students would like to stay in after graduation (Mosneaga & Winther, 2013, p. 182; Stein & Andreotti, 2016, p. 232). For Mathies and Karhunen (2020, p. 2) and Mosneaga and Winther, (2013, p. 183) international students are not only skilled but also arrive in the host country at an ideal age for employment, therefore, they become "ideal immigrants" once they finish their degrees. In Finland, as mentioned before, efforts and strategies to retain international students after graduation are being discussed since 2001, when the first strategy was published (MOE, 2001, p. 53, as cited in Jokila, Kallo & Mikkilä-Erdmann, 2019, p. 398) and were intensified by the "Government Resolution on the Future Strategy for Immigration in 2020" (2020 Strategy), published in 2013, which stated that "international students are an important resource for the Finnish labour market" (Mathies & Karhunen, 2020, p. 8; Ministry of the Interior, 2013, p. 14).

Studies show that Finland has a high retention rate for international students. Statistics Finland found that 46% of international students who graduated from Finland in 2011 had found employment in Finland a year later (Centre for International Mobility, 2014, p. 5). A study conducted by the Centre for International Mobility in 2016 found out that the retention rate for international graduates from 2009 was 72% three years after graduation (CIMO 2016, as cited in Mathies & Karhunen, 2020, p. 7), a high rate compared to other EU countries.

While the CIMO study did not limit its sample and included international graduates who have completed secondary education in Finland or who speak Finnish or Swedish as their mother tongue, Mathies and Karhunen (2020, p. 3) conducted a study and analysed only international students that graduated from universities and universities of applied science in Finland between 2009 and 2011, excluding bachelor's degree students that graduated from Finnish taught courses, that were foreigners in the year of enrolment and had a valid Finnish personal identification code at the time of graduation. They also excluded students whose native language was Finnish or Swedish and those who were over 45 years old at the time of enrolment. In their study, the retention rate was slightly lower (67% three years after graduation) than in the CIMO study but still higher than compared to other Nordic countries (Mathies & Karhunen, 2020, p. 8). This study also showed that family ties and job opportunities were the main motivators for international students to stay in Finland. However, the study does not show whether inclusion in the job market matches the students' education.

Researchers such as Alho (2020, p. 6), Calikoglu (2018, p. 449), Malik (2016, p. 2), and Mathies and Karhunen (2020, p. 9) found out that international students had a hard time entering the Finnish labour market due to a lack of Finnish language skills, one very strict rule of the Finnish labour market. As international degree programmes don't usually have space to allocate Finnish language classes in their programmes, international students without previous knowledge of the language remain at a disadvantage when competing for a position in Finland (Alho, 2020, p. 6; Calikoglu, 2018, p. 449; Malik, 2016, p. 2; Mathies & Karhunen, 2020, p. 9). The lack of social ties also hinders the possibility of employment in Finland, as Finland is reported to have a "hidden" job market, that can only be accessed through personal and professional networks (Alho 2020, p. 6; Työ-ja Elinkeinoministeriö 2017, as cited in Mathies & Karhunen, 2020, p. 9). These difficulties lead to what experts call a "brain drain" in Finland. Zafar and Kantola (2019, p. 244) explain that brain drain is characterized by "the movement of highly skilled and well-educated individuals to different countries other than their country of residence or where they learned those skills", in this case, international students that left Finland due to lack of opportunities or better opportunities elsewhere. The authors explain that the phenomenon gained momentum in Finland especially when fees were introduced and that some of the main reasons why brain drain occurs, especially among high skilled researchers are the complicated visa policies for foreign students and researchers working in Finland and the unstable or short-term contracts (Zafar & Kantola, 2019, p. 244-245).

Last, it is important to mention that one of the psychological effects often mentioned by international students is feelings of loneliness. According to Wu, Garza, and Guzman (2015, p. 6), the feelings of loneliness are important for international students not only because they are far away from family and friends, but as well because of language barriers and difficulties in making new friends with local students. McLachlan and Justice (2009, p. 29) explain that feelings of loneliness can be intensified by financial and academic pressures, especially when students are on scholarships. Another aspect that adds to feelings of loneliness and can create barriers for international students is academic differences. According to Hanassab and Tidwell (2002, p. 315), the academic differences can intensify the pressure to succeed because, for some cultures, bad performance or failure to secure the diploma could mean shame not only for the student but also for their families.

1.3 COVID-19 impact on international students

The emergence of the new coronavirus pandemic, the changes to online classes, the impossibility of international travel, and other restrictions that emerged as the crisis worsened, brought new challenges for me and all other international students, therefore, this new context is also explored by this research, since it had (and still has) a direct impact on students' daily.

The COVID-19 pandemic had its origins in December 2019 in China and rapidly spread around the world affecting all countries (World Health Organization, 2020a). As of June 2021, 172.242.495 cases were confirmed around the world, with over 3 million deaths reported worldwide in over a year of the pandemic (WHO, 2021a). Coronavirus disease is infectious and caused by the new SARS-CoV-2 virus, or COVID-19, that spreads through infected droplets generated by a sneeze, cough, or talk of an infected person. (WHO, 2020b). The impact of the pandemic varied from country to country, as well as the severity and length of the measures imposed by governments, but similar measures were taken across nations, such as social distancing, lockdowns, using masks and border-closures, that still are advised by the World Health Organization (2021b) to stop the spread of the virus and its new variants.

The impact of the pandemic and the measures taken to stop the spread of the virus were usually researched with specific groups in mind, such as health workers and other marginalized communities (Van de Velde, Buffel, Bracke, Van Hal, Somogyi, Willems, Wouters & C19 ISWS consortium, 2021, p. 114), not usually looking into is the impact the pandemic had for international students, a group that, according to Firang (2020, p. 820) should be understood as vulnerable due to their immigrant status and already challenging lives in their host countries. For Van de Velde et al (2021, p. 115), students, especially those in higher education settings, should be understood as a vulnerable group during the pandemic because they are, regardless of the pandemic, already at risk for psychological problems due to the high academic pressure and low social support (Wörfel, et al., 2016 as cited in Van de Velde, 2021, p. 115).

The pandemic and the measures taken by governments and higher education institutions impacted students in different ways. One of the major impacts was on students' lives, such as reorganization of their studies from face-to-face to virtual spaces, and reorganization of assessments and evaluations, especially those that were previously prepared to be done in a face-to-face scenario (Sahu, 2020, p. 2; Van de Velde, et al, 2021, p. 115). Travel restrictions also impacted students and led to the cancellation of internships, and thesis planning and execution changes. International students were unable to return home or return to the host country, generating anxiety about whether or not they would be able to, or should, complete their studies (Sahu, 2020, p. 2; Van de Velde, et al, 2021, p. 115). It also impacted their social lives, with classes being online and student activities being cancelled. Lastly, the pandemic had also an economic impact on students, with most students' jobs being terminated, something that, the authors explain, had "severe consequences for students who relied on this income to finance their studies or student residences" (Van de Velde, et al, 2021, p. 115).

All these measures had a direct impact on student's mental health, and more on international students, as explained by Sahu (2020, p. 2-3). The anxiety about what was going to happen, the worries about their health and the health of loved ones, the worries about completion of studies and, the worry about the future and the financial challenges directly impacted on student's performance. Add to that the fact the most universities support systems were not prepared to offer help for all of these students, whether it was psychological or financial support, leading some students to overstay their visas and most of them to be dependent on students housing facilities, that not always provide the best environment for distance learning or privacy, and also dependents on universities subsidized meals, facilities and equipment that they weren't able to be accessed during the universities closures (Pappa, Yada, & Perälä-Littunen, 2020, p. 246-249; Sahu, 2020, p. 2-3; Van de Velde, et al, 2021, p. 115).

In this scenario, Van de Velde et al (2021, p. 115) also explain that the measure to help students to adjust to the impacts of the pandemic were slow and gradual, and, as explained by Firang (2020, p. 822) did not usually include international students, a group harshly impacted. With universities shutting down and people being in lockdown, international students experienced financial crisis, severe anxiety, loss of interpersonal contacts, and saw their academic performances suffered, all of these while holding immigrant status, far from their homes and families and, in some cases, being asked to leave the host countries and their studies behind, without any guarantees that they would be supported or that they would be able to go back at some point (Coffey, Cook, Farrugia, Threadgold, & Burke, 2021, p. 12; Firang, 2020, p. 822).

In the case of Finland, although the crisis did not seem so severe when compared to other countries, the government fastly implemented measures to slow down the spread of the virus. Based on suggestions from the WHO, borders were closed, flights and gatherings were cancelled, businesses were shut down, and, for education, schools and universities were closed and online classes were implemented. (Finnish National Agency for Education, 2020). In their study with international students from one Finnish university, Pappa, Yada, & Perälä-Littunen (2020, p. 240) explored the challenges to well-being regarding their desire for human connection, ways of coping, health concerns, degree-related complications, online teaching, and supervision. For the participants of the study, being bound at home and the general situation brought up a lack of motivation to carry on with their studies, difficulties in concentrating in classes and assignments, and increased worry over family's health. Student's also reported difficulties in sleeping, living in small spaces with housemates, and feelings of loneliness due to the diminished social interactions (Pappa, Yada, & Perälä-Littunen, 2020, p. 246-247).

About their studies, respondents expressed a preference for face-to-face teaching, feeling that the coursework become more challenging due to virtual studies, and worriedness regarding study plans, such as internships, that were cancelled, the completion of the degree, and tuition-fee payments (Pappa, Yada, & Perälä-Littunen, 2020, p. 247-248). This study also found out that the main support international students had during this time came from teachers, which allowed space for students to share their anxieties and were flexible with deadlines (Pappa, Yada, & Perälä-Littunen, 2020, p. 248).

It is important to add that even though vaccination has started in Europe in December 2020, the pandemic is still in progress (WHO, 2021c). Face-to-face teaching is expected to resume in Oulu in the autumn semester of 2021, but no confirmations were made yet (University of Oulu, personal communication, May 7, 2021). However, countries around the world, especially in the global south, are behind in vaccination numbers and are experiencing the surge of variants of the Coronavirus, leading most countries to ban the entry of foreign nationals, something that could directly impact the arrival of new students or the return of those that had to leave due to the pandemic.

2 Research task and questions

The shift for Finnish education into a more neoliberal and market-oriented approach, especially regarding international students, is quite new, with tuition fees being introduced officially in 2017. Therefore, exploring students' challenges and experiences becomes imperative in understanding whether or not the efforts are being paid off. The challenges bring within them the expectations and experiences being lived by international students, aspects that can help shed a light on ways in which higher education institutions in Finland could improve the support available for international students, bettering their experience and opportunities after the end of their studies.

This research aims to explore the challenges faced by fee-paying students enrolled at the University of Oulu, during their second year of a master's degree programme. With that, how they cope with the challenges and how resilient they are during this time, as well as how the challenges affect their well-being and the support, or lack thereof, available for them were also explored during this research, as they are topics that walk hand-in-hand with one another. As the advent of the COVID-19 pandemic couldn't be ignored, as this research was being prepared during the beginning of the pandemic and the interviews were being conducted during the second wave in Europe, directly impacting foreign students worldwide, the second research question aims to explore the impact of the pandemic on fee-paying students.

To summarize, this thesis addresses the following research questions.

1. What are the challenges experienced by fee-paying students at the University of Oulu?
    a) How do these students cope with these challenges?
    b) How are they being supported to face these challenges?
    c) How could the support be improved?
2. How did the COVID-19 pandemic impact tuition fee-paying students?

3 Conceptual framework

Conceptual frameworks are used when a single theory is not enough to help discuss and explain the findings of a research, therefore, for this research, three different concepts will be explored: neoliberal agenda for education, well-being, and resilience, all more specifically related to higher education and international students. This framework helps researchers to identify their view of the phenomenon, as well as highlights the reasons why the topic is worth studying (Liehr & Smith, 1999, as cited in Adom, Hussein, & Adu- Agyem, 2018, p. 439), something that I will do in the next subsections. For Tight (2015, p. 2) when using phenomenography as a research design, as proposed in this research and explained further in the next session, the researcher operates with the assumption that "for any given phenomenon of interest, there are only a limited number of ways of perceiving, understanding or experiencing it" as part of their theoretical framework, therefore, the three concepts were necessary for this research.

3.1 Neoliberal agenda for education

Neoliberalism is one of those terms that people use often and do not always know the actual meaning of. Generally used interchangeably with globalization, neoliberalism is, in fact, not the same, but a part of globalization, in Olssen and Peters (2005, p. 313-314) words, "neoliberalism is only one dimension of globalization (…) the dominant economic discourse (…) politically imposed (…), which is to say that it constitutes the hegemonic discourse of western nation-states". Neoliberalism can be defined as an ideology, one that has competition at its centre. For Neoliberalism competition is both the aim and the means, therefore competition, in the neoliberal sense, is not only what guides markets, but also people and other social actors, with individual self-interest as the main guide of every single decision that is made (Harvey, 2005, as cited in Haapakoski, 2020, p. 41; Olssen & Peters, 2005, p. 314-315).

According to Haapakoski (2020, p. 42), the rise of neoliberalism occurred during the 1970s and it is now a hegemonic ideology guiding markets. Its success can be attributed to the normalization of Western values and ways of thinking, creating what can be called a "neoliberal imaginary". This neoliberal imaginary brings about what Rizvi (2017, p. 10) calls a "collective consciousness" where freedom is understood as property and welfare should be thought of in second place, giving space to a "growth-first" approach, making welfare states be seen as excessive and irrelevant (Rizvi, 2017, p. 4).

Globalization, guided by neoliberal thinking, is a "man-made" structure that aims to give people a sense of shared values and problems to increase consumerism despite social-economic, and cultural differences. As defined by Rizvi (2017, p. 5) the neoliberal thinking is highly normative and creates this erroneous perception that all our problems are the same and interconnected. For Smith (2001, as cited in Rizvi, 2017, p. 5) because of the neoliberal imaginary, globalization is understood as something that exists "outside of thought", something that cannot be done or manipulated by people or their practices. In this sense, Rizvi (2017, p. 5) explains that neoliberalism is no longer an ideology, but a "way of thinking shared by ordinary people, a kind of common understanding that makes everyday practices possible, giving it sense and legitimacy".

This new "way of thinking" guided by competitiveness has influenced education in different ways. For Rizvi (2017, p. 6) the neoliberal imaginary was promoted, especially throughout low-and-middle-income countries, in the 1990s, by aid agencies that offered loans to those that would develop reforms, especially educational reforms, but with very strict guidelines and prescriptive content of what and how the reforms should be done. The author also explains that these reforms re-designed the purposes of education in economic terms and "side-lined the moral and cultural concerns of education entirely, or else rendered it secondary" (Rizvi, 2017, p. 6). These reforms were brought due to the called "knowledge economy", an idea that puts knowledge as a product that can be sold and, therefore, needs to be produced, putting higher education at the centre, due to its ability to produce research and to educate future workers (Haapakoski, 2020, p. 43). This idea is related to Human Capital Theory, a theory intrinsically connected with the neoliberal agenda that believes people are the key to economic progress (Gillies, 2017, p. 1). This means that the better educated a person is, the highest will be their earnings during their productive life, generating also economic growth, tax revenues, lower unemployment rates, and consequently a decrease in reliance on social welfare (Gillies, 2017, p. 1-2). However, one important aspect to bring out here is the fact that, as education is understood, by the neoliberal agenda and Human Capital theory as a means to improve "skills" that will generate income for individuals, therefore a product that needs to be sold and purchased. In this thesis, the “educational” product here is understood as the master’s degrees being sold to non-EU/EEA fee-paying students enrolled in a university in Finland.

Haapakoski (2020, p. 44-45), gives us some examples of the neoliberal influence in higher education. The author explains that the “knowledge economy” relies especially on universities and their contribution to the production of knowledge, so an emphasis on STEM knowledge (science, technology, engineering, and mathematics) is seen as a way to push to great competition between universities and subjects for funding of research, as there are understood as disciplines with higher economic potential. As mentioned before, the focus on these particular areas seems to decrease focus and funding for subjects in the humanities, known to help build functional individuals for society. Another important example of “neoliberal globalization” (Haapakoski, 2020, p. 41, Olssen & Peters, 2005, p. 331), is the internationalization of higher education. The global competition among universities is further intensified by different forms of ranking in an attempt to establish “the best educational” or “the best research facility” and to attract students from different countries to learn at and from these top universities. It is noticeable that universities in the Global North and those that use English as the language of instruction tend to be ranked in the top positions (Haapakoski, 2020, p. 23).

From a critical standpoint, this marketable approach to higher education has forced universities to subordinate their academic decisions to neoliberal structures of efficiency and marketability leaving the concept of “student experience” as “customer satisfaction experience” (Holborow, 2012, p. 96). At the same time, governments around the world have been equally interested in transforming higher education into a for-profit unit by commercializing intellectual property. (Holborow, 2012, p. 97). It is within this framework that paying for education ties in well with the neoliberal agenda. A good example of this is the case of the USA. According to Meister (2011, p. 134), the logic behind paying student fees lies in the “retribution of future higher incomes”, a similar logic adopted by Finland for charging non-EU/EEA students. Nevertheless, this retribution is uncertain and has in fact led to negative consequences. Meister (2011, p. 130) claims that the paying-for-education models have in fact increased the income gap between university students, according to findings in the US, 50% of students who work have jobs where a degree is not required and earn on average 40% less than students whose jobs require a degree.

Another market approach to higher education is internationalization. According to Haapakoski (2020, p. 33) internationalization of higher education is now such an important agenda for competition among Higher Education Institutions (HEI) that it has been taken upon even when not advantageous. The author explains that several activities can be done for internationalization, to name a few: adding an international dimension to the curriculum, hosting conferences, international partnerships in research, and mobility of students, as degree-seekers, exchange, or internships. (de Wit, Hunter, Howard & Egron-Polak, 2015, Knight, 2014, as cited in Haapakoski, 2020, p. 33). Internationalization programs are usually aimed at students from the global south, where the number of top universities is significantly lower. This shows, according to Stein (2017, p. S26) that universities in the Global North, or Western universities, as the author puts it, are seen as the perfect model and, therefore, disseminate Western knowledge. This helps explain the use of the idea of globalization "to euphemize, negate or justify geopolitical relations that are imperialistic in nature" (Blanco Ramirez, 2014, p. 124, as cited in Stein, 2017, p. S30) and, in Rizvi (2020, p. 7-8) words "points to the commercial opportunities offered by the increasing movement of people, capital and ideas" defining knowledge at this point in economic terms. Haapakoski and Stein (2018, p. 48) explain that this trend has hit Finland late, but now it is here to stay. For Haapakoski (2020, p. 40), the charging of tuition fees for non-EU/EEA students is a clear indicator that the commercialization of education brought out by the neoliberal agenda, is a strong reality for Finland. According to the author, the discussion usually indicates that Finland "cannot continue to pay for the education of non-nationals" (Haapakoski, 2020, p. 40) and tuition fees bring about economic benefits. However, for both Haapakoski (2020, p. 40) and Jokila, Kallo and Mikkilä-Erdmann (2019, p. 9) the egalitarian premises of Finnish Education are usually conveniently left aside in such arguments, as well a larger discussion about a possible transition of education from a public good to a private one in Finland, a topic, and a fear, that will be discussed in the next chapters of this research.

As the neoliberal agenda for education tends to put Western knowledge at the centre, the Global South is usually seen as incapable to compete or it is understood as having limited capacity to contribute, therefore, bilateral exchanges are usually done among countries in the Global North and fee-paying students are, in the majority, coming from the South to study in the north

(Marginson, 2004, as cited in Haapakoski, 2020, p. 20), as this research will reveal, this is also the case of Finland. This clearly shows that HEI in the Global North, using neoliberal thinking and market-oriented strategies, see specific Global South students as potential consumers, disregarding the impacts that such mobility might have for students or countries, as well as tokenizing cultural diversity and intensifying global inequities (Andreotti, 2009, as cited in Haapakoski & Pashby, 2017, p. 3). Funding for students coming from the Global South is limited and, degree-seeking students making the transition from the South to the North can be harmful, because usually, as this research will reveal that is the case in Finland, students coming from the Global South experience loss of income, due to tuition-fees, exchange rates, and other factors, and countries in the Global South end up losing human capital through migration (Altbach, 2013, Oanda, 2013, as cited in Haapakoski, 2020, p. 21).

3.2 Well-being

Well-being is usually categorized in subjective well-being and psychological well-being (Alharbi, & Smith, 2018, 30; Beltrán, 2020, p. 32; Pappa, Yada, & Perälä-Littunen, 2020, p. 241-242). The first, subjective well-being, is often characterized by the individuals' evaluation of their life satisfaction, including positive and negative effects related to emotions and mood (Christopher, 1999, p.143, as cited in Beltrán, 2020, p. 32; Alharbi, & Smith, 2018, 30). In this case, Christopher (1999, p.143, as cited in Beltrán, 2020, p. 32) explains that subjective well-being is extremely related to people's idea of happiness, which is, therefore, understood as experiencing more positive than negative feelings. On the other hand, psychological well-being is broader and involves six different aspects, such as purpose in life, self-acceptance, autonomy, the ability to choose to change, positive relationships, and personal growth (Dodge, Daly, Huyton, & Sanders, 2012, as cited in Alharbi, & Smith, 2018, 30). Psychological well-being can be defined as "a combination of 'feeling good' and 'functioning effectively' outcomes (Huppert, 2009, p.137, as cited in Beltrán, 2020, p. 33). Another aspect of well-being discussed by Beltrán (2020, p. 34-35) is religious and spiritual well-being. Drawing from several researchers Beltrán (2020, p. 34-35) explains that spiritual and religious well-being can be related to both, subjective and psychological well-being. In the case of its relationship with subject well-being, people's beliefs "can potentially 'generate positive feelings, participation in organised activities, and identification with a supportive community'" (Nelson, 2009, p. 354, as cited in Beltrán, 2020, p. 35). Meanwhile, in the relationship between spiritual and religious well-being with psychological well-being, spiritual and religious beliefs can be understood as “a source of virtues that can contribute to positive mental health” (Beltrán, 2020, p. 35) although some researchers argue that they bring about deeper connections, contributing to creating a more harmonious and free personality in individuals.

Zhou and Parmanto (2020, p. 2) on the other hand, proposed a “comprehensive well-being scale”, to be used to measure the well-being of people in a university environment. In their scale, the authors bring together the ideas presented above by defining seven domains to well-being that are “most valuable in assessing the well-being of a university population” (Zhou and Parmanto, 2020, p. 4), since well-being scales available cover several different domains. In their scale, Zhou and Parmanto (2020, p. 11) present seven domains: physical, mental, social, financial, spiritual, occupational, and intellectual.

In the case of international students, another important aspect of well-being that needs to be discussed is the acculturation process (Pappa, Yada, & Perälä-Littunen, 2020, p. 242) or acculturative stress as defined by Alharbi and Smith (2018, p. 24), as well as other adjustments that can affect their well-being such as, difficulties in the foreign language of instruction, adjusting to academic responsibilities and expectation, pressure to succeed, financial challenges, and uncertainty about plans after graduation. All of these aspects involve, in the case of international students, social-cultural dimension and psychological ones, and can be included in the psychological well-being category, as they can be understood as the individual’s satisfaction in a new cultural environment, and their ability to ‘fit in’ on the host culture (Ward and Searle, 1991, as cited in Alharbi, & Smith, 2018, p. 30; Pappa, Yada and Perälä-Littunen, 2020, p. 242). Therefore, it is in Pappa, Yada, and Perälä-Littunen’s (2020, p. 242) study that we can find a definition of international students’ well-being that best fits this study. The authors define it as “a construct entailing satisfaction with one’s life on subjective, psychological and sociocultural levels in the host country”, (Pappa, Yada, & Perälä-Littunen, 2020, p. 242) a concept that will be used throughout this research.

3.3 Resilience

Another important aspect that needs to be discussed in this research is resilience, more precisely resilience in higher education students. As mentioned in other parts of this research, higher education students are considered a risk group, as high level of stress are seeing among students due to their having to deal with living away from home, academic pressure, financial challenges, the uncertainty of what the future will hold, and usually lack of sleep and poor diet (Brewer, van Kessel, Sanderson, Naumann, Lane, et al, 2019, p. 1105), as will be discussed in the next chapters of this research. These scenarios have bought up an interest in research resilience among this group as well as strategies for higher education institutions to implement programmes to help students enhance their resilience (Brewer, et al, 2019, p. 1106). For example, Mostafa and Lim (2020, p. 313-315) presented in their study that resilience is intrinsically related to motivation, in the case of international students. Mostafa and Lim (2020, p. 311-314) measure international students' intrinsic and extrinsic motivation, as well as their levels of resilience as international students in the United States, using a specific questionnaire. Intrinsic motivation is explained by the authors as the motivation behind a behaviour, it is when students choose "to pursue a certain activity to satisfy their own wishes", meanwhile, extrinsic motivation is related to taken action to produce the desired outcome (Link, 2019, as cited in Mostafa, & Lim, 2020, p. 308- 309). The study showed that international students that had scored higher on the intrinsic motivation scale also presented higher levels of resilience.

Looking at the literature, it seems that no universal definition of resilience exists. (Aburn, Gott & Hoare, 2016, p. 994; Brewer, et al, 2019, p. 1106). As explained by Aburn, et al (2016, p. 994) this is problematic because usually, resilience is measured by a biomedical perspective and/or on people's "process of adaptation and adjustment and the ability to bounce back". Brewer and colleagues, in their scope review of the theme, have noticed that the term resilience is understood in different ways among the researchers. The research pointed out that almost one-third of the 72 articles analysed didn't define resilience, with others presenting variations of definitions that would highlight resilience as a "thriving" or "surviving" a difficulty or a difficult experience or, as a way of handling or adapting to stress (Brewer, et al, 2019, p. 1109). For Zembylas (2020, p. 1-2), when we define resilience based solely on this idea of "thriving or surviving", we are placing the responsibility onto the individual, a particular characteristic of neoliberalism. In the case of higher education, the responsibility falls in in the shoulders of students that are told that they will only be successful in life if they work "hard enough" and develop resilience, reproducing "power imbalances and discrimination, because they fail to account for socio-political contexts of oppression and structural inequalities" (Schwarz 2018, as cited in Zembylas, 2020, p. 2). This, as pointed out by Evans and Reid (2013, p. 85, as cited in Zembylas, 2020, p. 3) shows that asking people to “increase” their resilience is asking them to believe that they will never be secure, creating a sense of resignation, which, promotes “compliance and complicity rather than supporting social transformation that improves the human well-being” (Webster & Rivers, 2018, as cited in Zembylas, 2020, p. 3). In higher education, this is translated as individuals who become less and less inclined to try and change the unjust or harmful experiences and working conditions, because they are led to believe that the only way to “thrive and survive” is by accepting and adapting to the conditions as they are presented.

Authors like Brewer et al, (2019) and others, seem to propose a different outlook on the concept of resilience. The authors found out that few studies defined resilience beyond the dominant psychological idea and, based on their finding, proposed that resilience should be defined as “a dynamic process of positive adaptation in the face of adversity or challenge” (Brewer, et al, 2019, p. 1114) and that the process needs to involve “the capacity to negotiate for, and draw upon, psychological, social, cultural and environmental resources” (Brewer, et al, 2019, p. 1114). For the authors, universities could help students enhance resilience when targeting three categories: intrapsychic resources or protective factors, which are related to students being able to manage their thoughts and feelings; interpersonal resources, which would require helping them being able to obtain resources, rewards, or specific outcomes from others (as an example the authors cite the development of conflict management skills); and contextual resources, that is related to increasing social support for students (Brewer, et al, 2019, p. 1112).

In the case of international students that are already very vulnerable, as seen so far in this research, due to financial, social, cultural challenges, resilience becomes an imperative topic to be discussed, especially in this ample, less biologistic way of understanding resilience. Therefore, this concept was chosen to be one of the guiding frameworks of this research.

4 Methodology

As the aim of this study was to identify the challenges that fee-paying international master's students went through in Finland and how they faced said challenges, it is safe to say that this study was looking to unveil the student's perceptions and understanding of specific phenomena, therefore, phenomenography was chosen as the methodological approach for conducting this research.

4.1 Phenomenography

Phenomenography is a type of research that aims to understand people's meanings, interpretations, and experiences of the world around them (Marton & Pong, 2005, p. 335). It is an "experiential, content-oriented and qualitative" (Marton, 1986, 1988, as cited in Richardson, 1999, p. 59) approach to research. For the phenomenographical researcher, it is important to describe things the way they are experienced by people, because, as explained by Jokikokko (2010, p. 37) "each human being individually, as well as socially, constructs meanings on social phenomena around them". In other words, phenomenography is a qualitative research method that aims to apprehend the different understandings of individuals about a certain phenomenon, in the case of this research, the challenges faced by fee-paying international master's students in Finland.

This approach is said to have emerged in Sweden, in the 1970s, by a research group based in the University of Gothenburg and lead by Ference Marton, Roger Säljö, Lars-Öwe Dahlgren e Lennart Svensson (Santos, Leal, Alperstedt, & Feuerschütte, 2018, p. 131). Initially, the approach focused on learning and understanding to investigate variations in learning outcomes (Yates, Partridge & Bruce, 2012, p. 97). However, the methodological approach went through several changes and currently is used as an approach that guides research in which the concern is to explore the relationships existing between human experiences and the world, and has as objective the description, analysis, and understanding of the varied ways in which people interpret significant aspects of their reality (Marton, 1981, p. 178; Santos, Leal, Alperstedt, & Feuerschütte, 2018, p. 131).

In phenomenographic research, the researcher adopts a strategy for data collection and analysis that will be described in more detail in the following pages, specific to this research. However, it is important to mention that phenomenography follows a similar structure as other qualitative research with four steps: planning, data collection, data analysis, and interpretation. Therefore, the aim of the research, which was established in the planning stage, guided all of the following steps (Santos, Leal, Alperstedt, & Feuerschütte, 2018, p. 133), which will be illustrated later in this chapter specific to this study.

4.2 Ontological and epistemological assumptions

As phenomenography is not only a method of analysis but a methodological research approach, it is set into specific ontological and epistemological assumptions. Yates, Partridge, and Bruce (2012, p. 98) explain that the epistemological assumptions of phenomenography relate to the theory of knowledge and truth based on the principle of intentionality. This, according to the authors, means that knowledge is only possible when people interact with the world. It is important to mention that different people will interact with the world in different ways, therefore creating different understandings of the phenomena. However, as expressed by Marton (1986, as cited in Yates, Partridge & Bruce, 2012, p. 97) even though people experience phenomena differently, they also experience them in an interrelated way. Marton and Booth (1997, as cited in Yates, Partridge & Bruce, 2012, p. 98) explain that "this variation in experience is said to represent 'collective consciousness' about phenomena".

Meanwhile, the ontological assumptions of the approach question the nature of reality, and phenomenography has, what authors called, a non-dualistic ontology, which means that there only is what it can be experienced by humans (Pang, 2003, p. 145; Yates, Partridge & Bruce, 2012, p. 98). For Yates, Partridge, and Bruce (2012, p. 98) the "non-dualistic stance therefore assumes there is an inseparable relationship between people and aspects of their world, and exploring this relationship is the focal point of phenomenographic research". It is important to add here that phenomenography also stands in a "second-order perspective", which means that instead of researching to describe the world as it is (from the outside), as Marton (1981, p. 180) describes as the first-order, phenomenography understand that the "world" only exists through people's experiences, therefore, research in this sense should investigate phenomena through the experiences of the participants, by asking questions such as "how" and "what" (Marton, 1981, p. 180; Yates, Partridge & Bruce, 2012, p. 99). Such questions were asked in this research during the interview process of the participants to reveal the challenges and experiences lived by them, as fee-paying international master's students, in Finland, living through a pandemic.

4.3 Research process

For this phenomenographic research, I followed a four-step structure, as proposed by Santos, Leal, Alperstedt, and Feuerschütte (2018, p. 133): planning, data collection, data analysis, and interpretation, with the planning step guiding the following steps of the research.

4.3.1 Planning of the research

Due to the nature of this research and its specific context, participant selection was done in a non-random way. According to Yates, Partridge, and Bruce (2012, p. 103), this is a typical way of selecting participants for phenomenographical research, because in this case, participants must have all experienced the phenomena. For this research, the participants were students enrolled in different international master's programmes at the University of Oulu who were currently paying tuition fees and who had, at the time of the interviews completed at least one year of their studies. Recently enrolled students were not considered eligible for this research because they had not yet experienced the challenges of being an international student at the University of Oulu environment.

The invitation process was done in different ways. Students from all the programmes of the Faculty of Education, in which I am enrolled, were invited to participate in the research by email with the help of the faculty that held all students' emails enrolled in it. Also, snowball sampling was applied due to the familiarity of the researcher with other international students. In this way, it was possible to uncover variation between individuals from different backgrounds to maximize conceptual variations, which for phenomenographical studies will help represent the "collective consciousness" as explained before (Sin, 2010, p. 313; Yates, Partridge & Bruce, 2012, p. 98-103). Another important aspect to mention is the fact that it was possible to email students from the Wireless Communication Engineering master's programme to invite them to join the research. This was possible due to the help of one of the interviewees that mobilized a teacher, which happily emailed the invitation to participate to all of the students within the programme.

One important thing that needs mentioning is that before the interview process began a pilot interview was done to ensure that the questions were non-leading and easy to comprehend and that during the follow-up questions new ideas or concepts were not introduced by me. This decision was made because, although I have interviewed participants for research before, I had never experienced a phenomenographic interview before this research was done.

4.3.2 Data collection

The data collection step in phenomenography is done, mainly, by face-to-face interviews, because they allow participants to speak freely and they generate qualitative, descriptive, specific accounts that explore how the interviewee experience and understands the phenomena (Yates, Partridge & Bruce, 2012, p. 102), as is the case of this research that used interviews to collect the data. However, in light of the Coronavirus pandemic and the guidelines for social distancing that were in effect during data collection, the interviews were conducted virtually with the help of video call platforms. All interviews were done using audio and video, to generate better conversation, and the audio was recorded to later be transcribed, as I will explain later in this chapter.

As Marton (1994, as cited in Jokikokko, 2010, p. 44) explains, to truly developed a phenomenographical interview, the researcher must use a semi-structured interview with open-ended questions that allow the participant to choose the dimensions that they want to explore while guiding them to reflect on the phenomena of interest. It is also important to mention that in the phenomenographical interview the researcher can use other questions to clarify or follow from what the interviewee is saying. This creates a dialogue between the interviewee and the researcher allowing the subject to reflect on the phenomena of interest. Therefore, for this research, semi-structured interviews were conducted, as mentioned before, virtually, and a sample of the guiding questions can be found in Appendix 1 of this document.

It is important to add that before the interviews started to be recorded, the purpose of the research and its aims, as well as the items and the purpose of the informed consent agreement, were discussed with each participant. Aspects of the preservation of their anonymity, participants' entitlement to leave the research or to have their interview removed from the poll of findings at any given time were also presented before the interviews. All participants signed an electronic version of the informed consent before the interviews and a copy of their consent was emailed to them automatically containing the researcher's name and contact information. A sample of the informed consent agreement can be seen in Appendix 2 of this document.

4.3.3 Participants

For this research, I interviewed 15 international master's students. The participants ranged from 23 years of age to 38-year-old students with or without previous working experience, all enrolled in their second year of studies in a University of Oulu master's programme while paying tuition fees. The participants are from 12 different countries outside Europe, as non-EU and non-EEA nationals are the ones required to pay tuition fees in Finland. Because the pool of international students from different countries in each course is not so big, the names of the countries will not be presented here to protect the anonymity of the participants. However, it is important to point out that among the interviewees, there were representatives of several continents, such as Africa, Asia, South and North America, and the Middle East.

Out of the 23 master's degree programmes offered by the University of Oulu, the participants represented 7 of those, spread in different areas such as Education, Information and Communication Technologies (ICTs), and Business. All of the interviewees are recipients of partial scholarships in their programmes, valid for the first year, and had extended their scholarships into the second year upon completion of at least 60 credits in the first academic year. The tuition fee amounts varied according to each programme. Table 1 shows the programmes in which each interviewed student was enrolled at the time of the interviews, as well as the annual value of each programme and the percentage of scholarship coverage received by each of them. It is worth mentioning here that the values presented in the table were informed by the participants. Although it was not possible to interview students from each international programme offered by the University of Oulu, we can see that there is a diversity of programmes and students reached by this study.

Table 1: Participants in the research and the programmes they are enrolled in at Uni Oulu.

Programme	Price of the programme per year (in euros)	Scholarship coverage	Amount paid per academic year (in euros)	Number of participants interviewed
Education and Globalisation	13,000	75%	3,250	5
Learning, Education, and Technology	13,000	75%	3,250	3
Wireless Communication Engineering	10,000	75%	2,500	2
Computer Science Engineering	10,000	75%	2,500	1
Marketing	12,000	75%	3,000	1
International Business Management	12,000	75%	2,500	1
Economics and Business Administration	12,000	85%	1,800	2
Total				**15**

The sample size for phenomenographical research is usually discussed. Some authors claim that it is necessary at least 20-30 interviews to have an ideal sample size (Bowden & Green, 2005, as cited in Santos, Leal, Alperstedt, & Feuerschütte, 2018, p. 133), however, other authors suggest that 15 to 20 would be the ideal number. The consensus lay between 10 to 15 participants as a minimal sample to ensure variation. (Trigwell, 2000, as cited in Reed, 2006, p. 6). For Åkerlind (2003, p. 385) it is most important that the sample maximize variation, therefore, Reed (2006, p. 6) argues that 10 interviews would be enough to achieve that. According to Yates, Partridge, and Bruce (2012, p. 103) the sample size should have in mind two important aspects, first, it needs to bring a variety of concepts about the phenomena and, second, it needs to remain manageable, otherwise, too much data can become impossible to manage, because phenomenography requires a very thorough analysis (Bowden, 2005 as cited in Stenfors-Hayes, Hult, & Dahlgren, 2013, p. 264). Also, important to point out is the willingness of participants to take part in the research, as the number of students paying tuition fee is unknown and confidential, and it is impossible to predict the number of willing participants, therefore this research had 15 willing participants that provided valuable input about the phenomena studied here.

4.3.4 Data analysis

As pointed out before, phenomenography searches for the "collective consciousness" about a phenomenon (Marton and Booth, 1997, as cited in Yates, Partridge & Bruce, 2012, p. 98), therefore, its analysis needs to focus on the variation of understanding the phenomena across all of the subjects and not on each individual's specific response (Tight, 2015, p. 2). However, according to Yates, Partridge, and Bruce (2012, p. 103), there are different ways to proceed with the analyses of phenomenographical research and different literature proposes a different number of steps. Before starting the process, all interviews must be transcribed verbatim, to guarantee that no interpretation or restatement happens (Sin, 2010, p. 314).

After all of the interviews were transcribed, I read and re-read them several times to extract the conceptions. According to Marton (1986, as cited in Santos, Leal, Alperstedt, & Feuerschütte, 2018, p. 133), the analysis process is roughly done in three steps, followed in this study: on the first step, the research selects and marks relevant statements in each interview. In the second step, the researcher starts looking for meaning units within the selected quotes, while still considering their context (Marton, 1986, as cited in Santos, Leal, Alperstedt, & Feuerschütte, 2018, p. 133). In the last stage, the researcher shifts its focus for the subjects to the meanings (Marton, 1986, as cited in Santos, Leal, Alperstedt, & Feuerschütte, 2018, p. 133). This can be explained as searching for meaning units that should focus on ideas and not words, as explained by Jokikokko (2010, p. 44). Other authors called this step as finding "pools of meaning" (Marton, Carlsson, & Halasz, 1992, as cited in Yates, Partridge, & Bruce, 2012, p. 104).

However, two more steps were necessary to finalize the analyses of the data for this study. As Marton, Carlsson, and Halasz (1992, as cited in Yates, Partridge, & Bruce, 2012, p. 104) explains, after sorting the 'pools of meaning' it is necessary that the researcher contrast the groups before finding the categories of description for each on them and, last the researchers should verify "a portion of the data by engaging an independent judge to establish inter-judge reliability" (Marton, Carlsson, & Halasz, 1992, as cited in Yates, Partridge, & Bruce, 2012, p. 104).

According to Marton (1986, as cited in Santos, Leal, Alperstedt, & Feuerschütte, 2018, p. 134), the analysis is a dialectical one and requires constant classification and reclassification because the data needs to be often contrasted with the adjusted. According to Santos, Leal, Alperstedt, and Feuerschütte, 2018, p. 134), "meanings are developed during the process of comparison and categorization: when the meanings of the categories begin to form, they determine which statements are to be included or excluded" (free translation).

It is important to add here the differences between conceptions, categories of description, and the phenomenographical research outcome, the outcome space. According to Sandberg (1997, as cited in Yates, Partridge, & Bruce, 2012, p. 105) "conceptions refer to people's ways of experiencing a particular aspect of reality, categories of description represent multiple or collective conceptions". Meanwhile, outcome space "portrays the complex of different experiences which together comprise the phenomenon and represents the phenomenon in the same way as categories of description represent conceptions" (Yates, Partridge, & Bruce, 2012, p. 105). With this in mind, it is possible to understand the stages of analysis in phenomenographical research, which goes from the individual experience of the phenomena to the representation of possible understandings of it.

To summarize the process of analysis in phenomenographical research Santos, Leal, Alperstedt, and Feuerschütte (2018, p. 134) presented a visual representation of each step that is reproduced in Figure 1. Those were the steps used in this particular research.

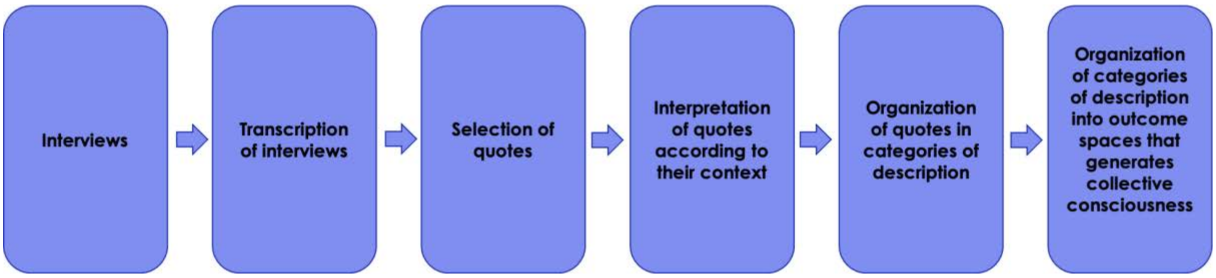

Figure 1. Steps of phenomenographical analysis used in this thesis (based on Santos, Leal, Alperstedt, & Feuerschütte, 2018, p. 134).

After all the steps were taken for the analysis of the 15 interviews collected, I found 5 categories of description: financing their studies, challenges faced, COVID-19 pandemic impact, resilience, and support. These categories and the relations among them are visually represented in Figure 2, prepared by me. Figure 3, also prepared by me, intends to show the sub-categories generated from each of the main categories of description.

Another important aspect of the data analysis in phenomenographic research is the concept of bracketing, which means "holding in check any preconceived notions that might contaminate one's experience" (Marton, 1986, 1988, as cited in Richardson, 1999, p. 70), and a concept that should and was applied all the time during the analysis of the data. Bracketing also ensures that the researcher will let the data speak for itself, ensures that there will be no construction of interpretation categories before the data is analysed or based on the researcher's own biases or previously known literature (Ashwort & Lucas, 1998, p. 420). However, although bracketing is extremely important to phenomenographic research to let the data speak for itself, it is important to acknowledge that researchers cannot bracket everything, being necessary, to be honest about where they stand. That is why later on this thesis the concepts of transparency, and trustworthiness in qualitative research will be discussed.

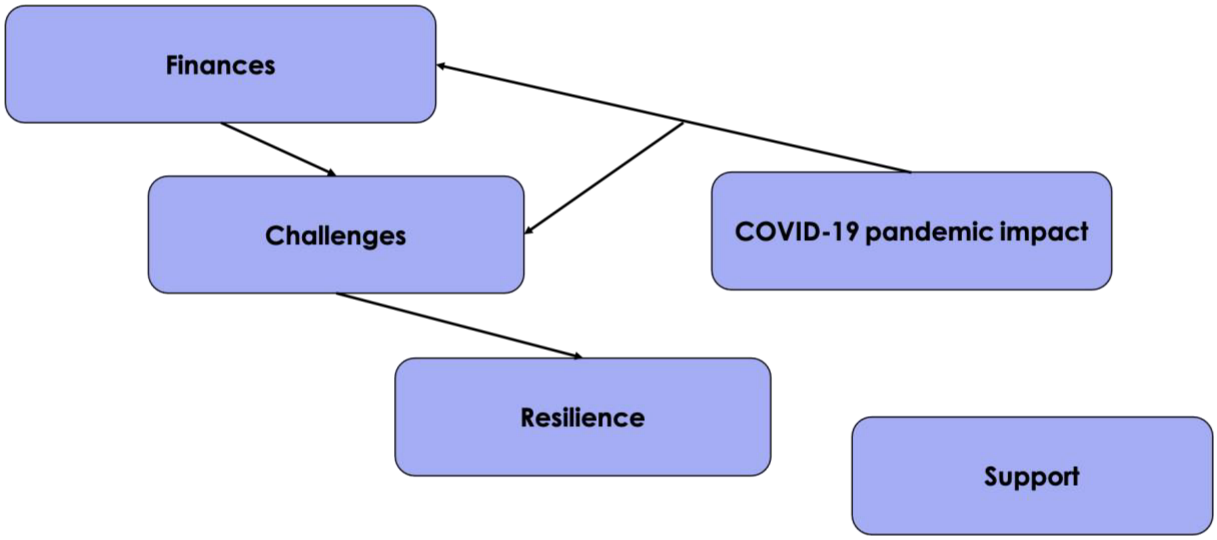

Figure 2. Categories of description and their interconnectedness.

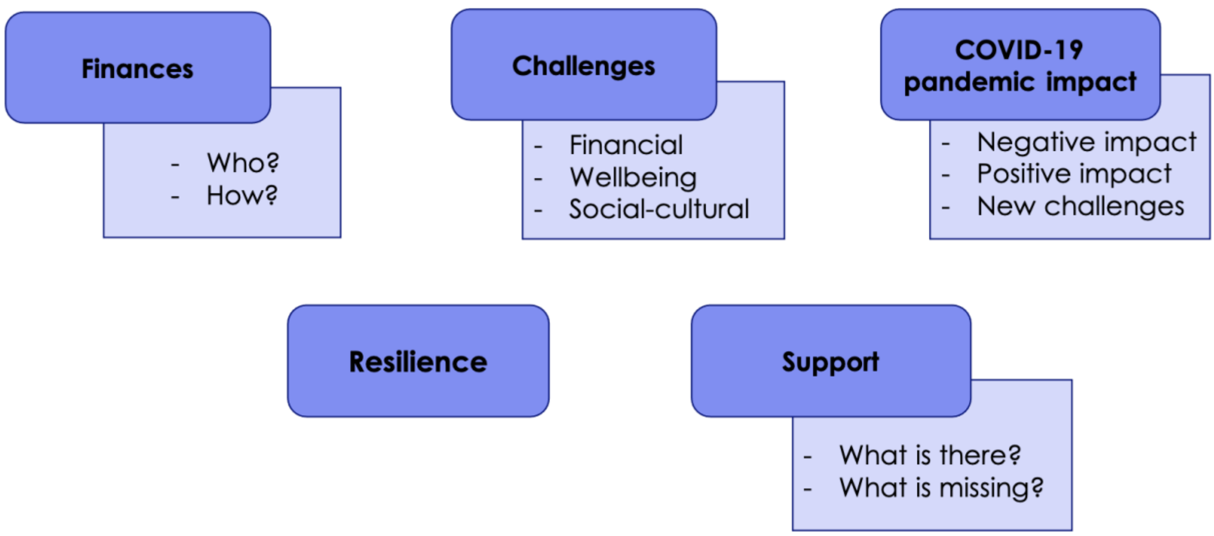

Figure 3. Categories of description and their sub-categories.

5 Findings

This section will be presented in six parts. First, I will present the students' reasons for choosing Finland, and more specifically the University of Oulu for their master's programme, as well as their expectations. Second, I will present how these international students were financing their studies in Finland. Third, I will dive into the challenges they reported facing during their time in Finland, more specifically the financial challenges, challenges related to well-being, and social-cultural challenges. The fourth part will present the COVID-19 pandemic impacts on these particular students' lives and studies. The fifth part of this session is dedicated to the resilience shown by the students during their studies in Finland and while facing the pandemic. Lastly, I will present the findings related to the support students expressed that they had received during this experience and what they believed was lacking, in terms of support, to help them face the challenges mentioned in the third part of this chapter.

5.1 Reasons and expectations

When asked about the reasons why they chose to study in Finland, 8 of the 15 respondents pointed out the prominent place that Finnish education enjoys in international education rankings, as seen in the excerpt. Most of the interviewees mentioned that the uniqueness of some of the programmes was one of the major factors in deciding to apply to the University of Oulu, however, the possibility of scholarship was one of the most attractive features. According to 11 of the interviewees, the scholarship was not only an important factor for applying but also the main reason why they decided to attend the University, as pointed out in the example.

"Because of the education, I think. Finland is a good destination. Because people talk a lot about the innovation (sic) things in Finland. This is the country of Education. So, that is why I chose Finland. The second reason is because of the scholarship. Compared to the USA and the UK, it was less of a chance for me to have a scholarship. And I liked the programme here. So those are the three reasons why I chose Finland". (P. 6)

"(...) The University of Oulu was the only place that I got a scholarship. So, I chose to go with the scholarship instead of the university ranking. So that I can complete my master's without any pressure from a loan or something." (P. 11)

Another important factor mentioned was the possibility of acquiring a diploma with international recognition, but from a country outside of the mainstream destinations for postgraduate studies, such as the US and UK, and the possibility, in the area of education, of earning a degree, without the need to change areas completely, as explained by participant 3 in the excerpt. Therefore, I would argue that the uniqueness of the requirements and programmes added to the reputation and the scholarships provided make Finland an interesting destination for the internationalization of higher education.

"Main reason why I chose Finland is that I previously studied engineering. I wanted to change my profession, from engineering towards something related to education and language learning, and for this transformation, I couldn't find any other university that accepts my engineering degree for a master's related to education. It's only in Finland, as I have searched". (P. 3)

Regarding the student's expectations and perceptions of the quality of education provided, it was noticed that the positive and negative aspects mentioned have to do with the structure of each programme. The overall perception of the quality of the University of Oulu was high among the participants, which cited the study spaces, subsidized meals, the possibility of borrowing laptops and other equipment, and the welcoming environment as positive aspects of the place they chose to study. The international environment and the high number of students from different countries as classmates are also seen as a positive aspect of the quality, however, the participants mentioned that the COVID crisis had an impact on their perception of quality in the second year of their studies, especially due to the diminished possibilities of social interactions with others. This aspect will be better presented in the next section. One participant, however, pointed out during the interview, that he was expecting the Finnish education to bring about something different in terms of pedagogy, a frustrated expectation, as shown in the following excerpt, directly impacting his perception of quality.

"I thought they must be doing something different pedagogically wise here in Finland. And I quickly learned that, no, they actually aren't pedagogically speaking, they know just as much as everyone else in the world, when it really comes down to it". (P. 6)

When asked whether or not the tuition fee payments had an impact on the student's perception of quality, all of them said yes. Students explained that if the amount they had to pay were higher, then they would feel differently about the quality of what they were getting and the services that the university offers for international students. Another important aspect that had an impact on the perception of quality related to the tuition fee amount paid was the lack of certain services expected, such as support for finding internships and jobs, as mentioned in the excerpt. In this sense, students seem to believe that if the amount per year was higher, they would expect more services to be available to support their needs. This aspect of was missing in terms of support will be discussed later in this chapter.

"Yeah, this one thing about the tuition fee, is it worth it or not? Then I would like to mention about the internship. Because, if I don't have to pay the tuition fee, so this internship that I have to look for by myself, or I cannot really get any information or that much information from the university, I wouldn't complain that much, because I'm kind of getting a free education. So, I couldn't look forward that people will take care of all of this for us, because we didn't pay. But because I paid, I would expect this money to be arranged to take care of the whole structure well, so because I have to pay for this kind of loose internship mechanism, that kind of makes me feel like it's not worth paying that much tuition fee". (P. 1)

5.2 Financing the studies

Before talking about how students were financing their studies at Uni Oulu, it is important to mention that during the interviews two different timelines were observed. The first concerns students who left a profession, after some years of experience to acquire their master's degree from the university. In these cases, these students showed a great concern with the investment of their savings, derived from their professional experiences, and a great concern in finding paid positions, whether as internships, full or part-time jobs. In most cases, these students were counting on the possibility of working in Oulu so that they could finance their living costs and, in some cases, their second-year tuition.

Some of the students interviewed for this research were able to find jobs in Finland. Two of them were employed by the university itself, something that was shown to be a great expectation of most of the interviewees. Other types of employment mentioned by the students were fundraising for a non-governmental organization (2), food delivery for app services (3), and paper deliveries, types of work known among the international students as the only ones accessible for those who do not have the fluency of the Finnish language. Particularly in 2020, seasonal work on strawberry farms during the summer was possible for international students (2). This was made possible due to an initiative by the government of Finland since the Coronavirus crisis did not allow the temporary migration of workers from other countries (SeasonWork, n/d).

In Figure 4 there is a description of the various sources of funding used by students to finance tuition fees and living costs during their studies. I prepared the list presented here, by counting how many times participants mentioned each source during their interviews. Thus, it is important to point out that more than half of them had the support of the family to finance their studies, as well as used their savings, mostly from at least 2 years of work.

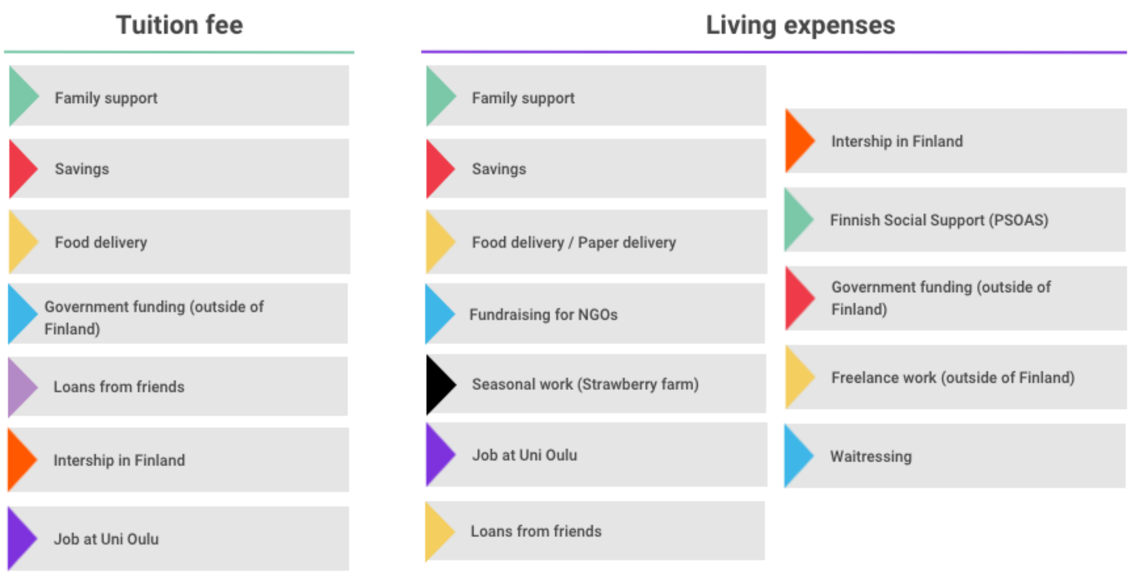

Figure 4: List of sources of funding mentioned by the participants.

Most of these students had to rely on borrowing money from friends and family, as well as taking out loans when the expected internship prospects didn’t come true. The experience presented by participant 7 can summarize this timeline. Fortunately for this participant, the long-awaited job at the university as a research assistant was achieved.

“I've done my bachelor's in 2014. So, after working for four to five years I wanted to pursue myself in academics more. (...) So, initially, I brought some expenses of like five or six months with me, and after that, I have also done some jobs here to cover up my monthly expenses. (...) I started working with some of the paper delivery jobs. But it was at a very little level, just to support myself. I was doing it four times or something like that, five times (per week), not more than that. And later on, in April when my studies were mostly finished, the second semester was over, then I increased my working hours, and I was working with some food delivery companies, and definitely, I had in mind that I had to give my next year tuition fee. So, from that perspective, in summer I have worked a lot, I have worked more, so, from that, I have earned a lot to pay my fee and like my monthly expenses here. I was still working up till October or November. Now I have got a job in the university, from the first November I'll be joining the university as a research assistant”. (P. 7)

The second line concerns students, mostly the youngest, who have the support of their parents to pay not only their tuition fees but also their living expenses since the beginning of their journey in Oulu. Some of the participants who were majorly supported by their parents mentioned having worked before in their lives and having some savings that were used for expenses in Finland. Some of them mentioned having worked for just a few months, with the specific purpose of saving money for their studies. However, 2 of the participants mentioned that they had not worked before arriving in Oulu. Despite the differences in how participants were financing their studies, 14 of the interviewees affirmed that they had expectations of arranging paid internships during their studies in Finland. However, the group reporting having the financial support of their parents was less worried when said expectations were not confirmed, unlike the first group. It is important to mention here as well, that the Coronavirus crisis has contributed to exacerbating the difficulties pointed out by the students in terms of financing their studies.

One exceptional case was a student who had first secured a job as a research assistant at Uni Oulu and then started the master's programme. After a few months of work, the student enrolled in the master's programme but had to also pay tuition fees as he is a non-EU citizen.

5.3 Challenges

Among the challenges mentioned by the participants, three different subcategories were determined: financial challenges; challenges to well-being; and social-cultural challenges. Challenges related to the residence permit process can be seen throughout the 3 categories, as it is a cross-cutting theme in all of them and it has a prominent position in this research because only students from outside the European Union and non-EEA area are subject, not only to the payment of tuition fees, but also to obtain and renew the residence permit so that they can carry out their studies in Finland.

5.3.1 Financial challenges

The most commented challenge along the interviews was concerning the amount of money necessary to pay tuition fees, get and renew residence permits and pay for living expenses. One of the concerns pointed out during the interviews, especially among those that relied on savings to fund their studies was the exchange rates. As pointed out in the excerpt, the difference in exchange rates from countries makes it quite impossible for students to rely solely on their life savings to fund their studies.

"Before I came to Finland, I have been working in (a specific country) for like, three years. I had worked in different jobs (...) and the savings from all this business and work I used for paying the tuition fees, but they were way less because our currency is very low compared to Euro. So, a big amount of hours of working and years of working, but still, the cost would be more expensive". (P. 3)

For the residence permit, an important issue regarding the process is the amount of money necessary to obtain it and to renew it after the first year and the costs of doing so. For each year, Finnish law requires the students to have at least EUR 560 at their disposal for every month or, in the case of two-year studies at least EUR 13,440 (Maahanmuuttovirasto, 2021). In case the student can't prove the total amount for a two-year stay, it is necessary to renew their permit at the end of the first year. Most of the interviewees were only able to get a one-year permit, due to the amount of money necessary to be proven before applying for it, an endeavour that was made more difficult, according to them, due to the necessity of paying tuition fee and other additional costs, such as health insurance and travel fees.

"When you get your visa, when you're applying for your student visa in Finland, you need a certain amount of money in the bank, and all of sudden, a couple of 1,000 dollars that you had saved up is no longer in your bank account because you need to pay tuition". (P. 14)

"I think that if you have to pay for a tuition fee, as I mentioned, you definitely have to be more mindful of your expenses. Especially if you know that not only do you have to pay for tuition, but there are other important expenses that come with it as a non-traditional European student, again, I am talking about health insurance, I'm talking about visa residence permanent". (P. 8)

Another issue regarding the residence permit is illustrated by participant 2 in the excerpt. The participant discussed the assumption that, because students were able to obtain the residence permit, that they would all have their finances figured out, which the interviews showed it was not true for most of them. As presented in the excerpt, the participants were expecting more support to figure out the financial challenges they mentioned.

"Because this is the formal process of becoming an international student here, you either have a scholarship, or the paperwork kind of implies that you have your living costs covered before coming here, right?! Which I think is not a very realistic take because I've spoken to different people, including myself, where, having the money at the time of applying for the visa does not mean that you actually have the money for the entire two years. So, I think this is kind of the

assumption from the university that those international students are here because they can afford it, and they've already shown the documents that say that they can afford it. I don't know what they should be doing (to support the students), but I know they're not doing anything". (P. 2)

The difficulties in finding job opportunities or paid internship opportunities in Oulu were of grave concern for most of the students. However, one participant mentioned that in the field of computer science, the job opportunities in Oulu were abundant and, according to participant 11, *"There are good job opportunities here, particularly in my field. I've never really met an international student that was really desperate to get money and all*", a completely different outlook from most of the interviewees that believe that "(…) *job opportunities here are also very scarce for international students*" (P. 8). The opportunity to work is not non-existing for international students, as seen in this research, however, the possibilities for non-Finnish speakers are scarce as explained by participants 9 and 15.

"I would say I encountered the opportunities, but they are maybe not the best options" (P. 9)

"(...) many other people I know, face the challenge of finding work in a dignified way. Maybe they were working in a university as a lecturer or some other good positions in their home country, but here (in Finland) they can only work as the cleaning lady, etc. That I think it kind of really reduces their value in terms of what they can really do in society". (P. 15)

Another concern regarding money is the lack of time for students to be able to work enough hours to cover both tuition fees and living expenses. As shown in the excerpt, the challenges mentioned keep adding up when it comes to deciding whether or not the students would recommend the experience.

"There is a student currently asking me about the admission procedure. So, I told him, you get a scholarship and all, but still, he was insisting that he wanted to work part-time with his studies

so that he could support his living and all. That made me think that even if it is a 75% scholarship, it is still a lot. So, there are some people who can't really afford that much. So, I would say in a programme like computer science, that requires a lot of time from you, like study time, you don't really have time to do part-time and stuff like that. So, I'd say that would be the most challenging if you don't really have the budget beforehand, then it will be really difficult to do a programme here and manage your funds at the same time". (P. 11)

The students that did not have to work to finance their studies explained that their main concerns were budgeting and being able to discuss with their families regularly about their finances. Some students reported difficulties in budgeting on a regular basis and others reported being uncomfortable asking their families for money, especially after the pandemic happened. It is important to mention, once again, that all of the interviewees, except for one student, said that they had a plan to find paid internships or jobs while in Oulu. All of the interviewees searched for opportunities in Finland, and in some cases, outside of Finland as well. A few even mentioned having found those opportunities, but as will be discussed later, their plans did not go through due to the pandemic.

5.3.2 Challenges related to well-being

The main challenge pointed out by students is the anxiety generated by whether or not they will be able to have the money to keep studying. This stress was shared by those that worked to fund their studies and those who relied on their family and friends. Other important issues mentioned were the distance from friends and family, the inability to rent places that would provide better and more comfortable living arrangements, due to lack of funds, and the harsh Finnish weather.

"I would say like, maybe emotional, because it really makes people nervous. Like, do I have enough money for next semester? Or how much money that I still have saved in my bank account? (...) And also, the living fee here, it's not that cheap. And it's not only just like living and tuition fees but there are also some other things. For example, because of the tuition fees, we kind of have to figure out, where's the secondhand stuff and how many things that I can buy based on my own budget. So, I would say it really decreases the living quality in Finland (...). So, I would say, although maybe paying the tuition fee, it's kind of like a small thing, it's a chain

reaction. And it's really related to the emotional and the quality, and for some people, it is also directly related to their well-being." (P. 1)

Balancing study-work life was another great concern among the students that had to work so that they could finance the tuition fees and/or living expenses. The interviews showed that some master's programmes allowed more time for students to work, but others required more time for studies, which made working harder or quite impossible as shown next.

"Because the studies were quite tough here, so, with the studies, I couldn't manage to do a good job so that I could earn the tuition fees. So, it was only to cover my monthly expenses, so I was not saving anything and must have, traditionally in the summer, I had to work really hard for the tuition fee. And for the summer, maybe a student should also enjoy life, but for us, the summer was just to cover up the fee for the next year. So, it was tough, definitely". (P. 7)

In addition to the constant struggle to finance their studies and living expenses, students also mentioned the pressure to finish their studies in two years. If they do not meet the two-year term, they lose the scholarship and start paying the full amount per year, even though all master's students, internationals or not, have four years of study rights to complete their studies in Finland. These pressures and struggles were described by participant 14 as "*financial anxiety*", generating a perception that many experiences that they seek in Finland would not be lived, perhaps due to lack of resources or even time, as pointed out in the excerpt.

"I think financial anxiety is probably a really big one. (...) Day-to-day it's, you know, what can you do? Can you experience Finnish life? Can you experience Finnish student life? We have a pretty robust student guild system at the university. As much as I sometimes feel a little too old, it would be nice to have the overalls of the guild and collect patches, but that costs money. Going to sit-sit events costs money, you know. Going out to the bar with friends and having long educational chats, that costs money. Travelling and seeing Finland, which I think is kind of one of those things that get capitalized on in international programmes a lot, (...) it's still a certain amount of money. So, there are these things that are maybe hidden costs that are used

to sell the programme, but then the university or the government, or boards, whoever makes these decisions, they willfully ignore. Well, if you don't have the money don't travel. Well, you literally just sold me this international programme, part of it is to come, experience, and explore Finland. I don't want to do that in a five-block radius of the university. As much as I am an introvert, I do like to travel. I would like to be financially able to do that". (P. 14)

Other feelings of "missed opportunity" are regarding an expectation of support, in finding internship opportunities. The lack of support for international students, differently from the support provided by the university to Finnish ones, added pressure on the participants to navigate and explore the possibilities.

"(...) In our orientation sessions, they were like, 'you can find an internship' and stuff like that. But when it reached the stage of finding an internship, no one was there to guide us on how to do it and where to find them. And we had to do it all by ourselves, finding jobs on LinkedIn and applying. They should have told us, 'Okay, these are the leading international companies in Finland, where international students can apply without the language'". (P. 12)

Last, it is important to mention that the interviews brought up the financial anxiety some students have about what will happen after they graduate. This was a concern especially regarding those that are funding their studies with their life's savings or that had borrowed money to pay for the experience. The expectation that the diplomas will bring about better job opportunities was high among the participants, but the worry about their financial safety in the future was also present.

"Because even if I had the full scholarship, I would still have to pay my own living fee here. And I also have to pay my residence permit fee. And according to my own experience, the residence permit it's only for one year. So, we have to extend our residence permit another year. So, it means I'm paying my permits twice. But I would say, if I don't pay the tuition fee, it will help me to have a higher quality (of life). And maybe I don't really need to worry about after I graduate, how am I going to pay the money for my country? So, maybe I could save money? Or

maybe, because I don't have to borrow that much money, I can easily to decide what I am going to do after I graduate. But because of these tuition fees, it's kind of like, it's already opened another financial issue before I graduated". (P. 1)

Students reported feeling anxious about the strict deadline to finish their masters. This was true among the majority of the interviews, but especially for those that had the added pressure of working during their studies. Some students that weren't working during their time in Finland, reported feeling guilty about not being able to contribute financially during the period of their master's programme, so they ended up adding more courses and more pressure on themselves to "*learn more, and then take as many courses as I can to match that tuition fee.*" (P. 4), in an attempt to ease their guilt.

"I always thought this way, even before I came here, that not having a job, and not providing for myself, essentially not helping my parents with my own education, makes me feel a bit guilty and makes me feel like I'm not doing enough. That's one stress that I feel". (P. 6)

5.3.3 Social-cultural challenges

Among the social and cultural challenges mentioned by the interviewees, socialization with Finns deserves to be highlighted. According to some participants, Finns do not seem open to welcoming foreigners and are considered introverts. Other students expressed hardships to integrate with Finnish students and to participate in student-led activities, either due to language barriers or just lack of advertising of these events among international students.

"Finding friends, it's really hard to do sometimes in Finland. And as adults, and then as adults in Finland, and then as foreign adults in Finland, is even harder". (P. 14).

"I have this impression that it's difficult to make friends here because Finnish people are really shy, really introverted. They don't talk much. (...) I think most Finnish people, at least here in Oulu, don't like foreigners (...) I think they are not open to foreigners". (P. 10)

Added to the impression that jobs and internships opportunities available all require fluency in the Finnish language, some students expressed that in their programmes, teachers seem to highlight during classes the Finnish context more than the international one, a context that they feel they won't be able to join, as presented in the excerpt.

"I think they should (integrate the international student). Or at least they should include cases which we know. I mean, companies we know. Companies which we don't know, for example, Valio, it's not famous in our countries or any other countries around the world. (...) And when they are talking about it as an example in the lectures, we cannot get it, because we have to do additional research again. So, it's a bit hard. We have these case problems to solve, it's all based on Finnish companies, and it takes us a lot of time because we don't know about them. So, I think they should integrate their courses, according to the international students." (P. 12)

As seen up until now, obtaining and renewing the residence permit can bring about an intricate network of challenges already mentioned in this research, such as financial, well-being, and cultural ones. The latent differences between non-EU students that pay tuition fees and EU students that don't have to pay, go beyond the yearly payments, the requirements for obtaining the residence permit, and the differences in study regulations. The residence permit process and the bureaucracy that involves not only obtaining it and renewing it but also the different records required after entering the country and arriving in Oulu were pointed out by the interviewees as not only a challenge but also a major difference between EU students and non-EU ones. This bureaucracy, differentiation, and categorization lead to the perception of an unspoken hierarchy of nationalities in Finland, as expressed by participant 15.

"The challenge also comes with being this type of student, that you're being categorized into, you know, a category of citizens or temporary residents here, also meaning that you are not within the EU. I think the challenges are pretty clear when it comes to these administrative or bureaucratic procedures, there is more examination on you than on the other people, you have to prove finance, that you're good, that you have to prove many things and register at more

places to be accepted into the society, which takes much more time. It also gives people a lot of stress, because you don't know what the result will be, you can only try and see if you get accepted or not. (...) And sometimes some people would say that they feel that there is quite a clear hierarchy and classification of people. That the Finnish at the top, and then the Europeans, and the Eastern Europeans are a bit lower, and then the non-EU and then the black and the Slavic are the lowest. Some people have felt that kind of hierarchy. So, I think those are all challenges". (P. 15)

5.4 COVID-19 pandemic impact

Many are the challenges paying tuition fees students face when studying in Finland. In 2020, these challenges were, for the most part, exacerbated by the coronavirus pandemic. Financial anxiety increased as the exchange rates were changing, the closing of borders, shops, and restaurants in different countries, further exacerbated the lack of the already scarce job opportunities or paid internship positions. The pandemic also threatened not only the jobs of those students who had found opportunities, but also the jobs of those who were supporting the students during this time.

"It had a really bad (impact). For example, I had a friend I borrowed money from to pay the first-year tuition fees. And she had a good financial situation to lend me the money, but due to Corona, she lost her job. And she was in the middle of building a house. So, she needed that money she landed me, and she asked me if I could (pay it back), but I also couldn't, because the situation was not any better for me. And I was really stressed because of that. I wanted to pay her because she needed her money, and I couldn't pay. So, I think my academic performance in that semester was bad, because of the stresses I had regarding this pressure. I had free time, I wasn't doing any work, but I was stressed because of that. (...) Before I was paying (my living expenses) from the work that I did. And I was also partially paying the money that I borrowed. But suddenly when all was cut, I couldn't even pay my rent and my living costs. So, I had to borrow again, instead of paying back the money". (P. 3)

"Oh well, there's two things about (the COVID impact) finance and working, of course, because I stopped in February. And if I can work more, I will, I don't know, it is part psychology, I think,

that when I was working and studying at the same time I could study better. The second one is that finances would be better, of course. And the third one is that I would have an internship because I got two, actually three positions but because of Corona, I rejected the foreign places for the internship and then I waited for the one in Oulu. But then the one in Oulu was also rejected because of Corona. So, the internship would improve the finance and the learning as well". (P. 4)

For some students who were able to keep their work, or that were granted the possibility of working, in most cases delivering food for apps, the increase in income was welcomed, however, worry about their safety as the virus was spreading was mentioned

"Before the corona, I was working in a restaurant or as a part-time worker, it was a contractual job. So, it was really good for me, I didn't have to work more to earn money because I'm getting a certain amount of money from that. That was enough for me for many years, but after the corona situation, the restaurant was closed. (...) So, after that I started to deliver, but, you know, this food delivery is also risky in this Corona situation. So, still, we have to do it because we have no other choice. And also, we have to attend classes, the assignments, and all the things and we have to prepare the thesis. All these things actually messed up our situation. Last month I had to also manage something for my RP application extension. So, all these things are actually making it difficult, but what can I say, we all have difficulties in life. So, we are actually having a difficult time with the corona. We, as students, are actually suffering from that". (P. 5)

The emotional turmoil and the diminished possibilities of social interactions among peers were also major impacts mentioned by students, leading most of them to feel less engaged and motivated to carry on with their studies. Furthermore, the move to online classes was the most mentioned challenge among participants. During the interviews, they explained that online classes made it difficult for students to engage with the topics taught and complicated logistics for the development of group activities, which were considered by many to be the highlight of their programmes due to social and intercultural interactions. Another point mentioned concerning the move to online classes was the decrease in the support that students received from their teachers, since, because they were connected via their computers, informal access to teachers after classes ended up being impaired.

"Well, to be really honest, I think the online classes are very bad. I mean, I've been talking to many other students, and we all have the same opinion that online classes don't work. They are not effective. Because most of the students can't concentrate in online classes. It's very different from being in a real classroom with a real teacher. So, for me, it's very difficult to concentrate when watching online classes. I get distracted very easily. So, this affects my studies. I also really miss the interactions with other students every day because it was so good to go to university and to see my friends every day. Because this is not a normal situation. We are in a global pandemic. I think most people are stressed, afraid, and anxious because of the situation. Corona affects everything, not only the studies but my work, my life in general". (P. 10)

The pandemic also impacted students' plans in general, their ability to experience Finland and social interactions, to engage with their studies, as well as their plans for thesis and internships. It also increased the worry about their loved ones and the feelings of loneliness, directly impacting their perception of quality and their idea of whether or not the experience was worth recommending to future students.

"(The quality) It's definitely suffered because of COVID as everything has. No one would argue that educational quality has "dropped" because people will need to take care of their emotional, physical, and mental health, before producing a test score or passing a test, or writing a fantastic paper. So, I think, quality has suffered, in that sense, from what I know or what I feel. (...) To, maybe, sum up, financially speaking, it does make me question it being 100% remote. (...) But it does make me question if we really have to pay for this. Maybe not so much about continuing to pay, but as a fee-paying student, if you don't graduate in two years, you have to pay the full tuition for your next consecutive years. And so, if I don't finish my thesis which has been, you know, the plan for that has drastically changed, because I wanted to do it in XX, and complete an internship at a Finnish school, and physically be there I can't do those things now. And it significantly set back my work timeline in a way that frustrates me and worries me, on a personal level. (...) And it impacts whether it's worth coming to a foreign

country, like I said, travel is a big draw for international students. And that impacts sort of this idea of, is it worth it? Is it worth not only paying the tuition fee but is it worth paying the plane ticket, the student visa residence permit, the cost of living, is it worth it? And I would say for a lot of people, no". (P. 14)

Students also reported positive impacts of the pandemic, to some extent. Financially, the pandemic had a positive impact on some because online classes allowed them to go back to their countries and save money on living expenses. For others, the lack of social interactions and staying in the house more often generated some savings in the budget regarding food and social activities. For some, it also improved their commitment to their studies. By staying inside more often and minimizing their social interactions, some students reported being able to study more hours, advancing in their studies faster, and even finishing their thesis before expected. This was a completely different outlook from the rest of the interviewees that mentioned several times a feeling of disengagement and lack of motivation to carry on with them. It is important to mention here that the University of Oulu's decision to allow students to pay for their tuition fee of the term 2020/2021 in two instalments was seen as a positive impact of the crisis, as the excerpt will show.

"But when I consider the pros that I personally had, since all my summer I was inside, I was able to finish most of my courses and start the thesis now. Yeah, I mean, that's the only pro that I have". (P. 12)

"So, on one hand, because of the distance learning thing, I don't have to be in Finland anymore. I'm here right now by choice and I am going back soon, and I was home for the last five months. So, on the one hand, it kind of saved me the costs. If I want to use that option, I don't have to be here. So, my living costs, I don't have to pay that anymore. They did the tuition fee in instalments, which I think was helpful. So, this is maybe one side of it". (P. 2)

Although students reported high levels of fear and anxiety due to the pandemic, the situation of the crisis in Finland, compared to other countries around the world, seemed to be more controlled, especially in the northern region, where Oulu is located. This made students feel safe and lucky to be able to go through that experience in a place where they felt it gave them a bit more freedom even during such a crisis.

"I think it's really weird, being in Finland, because of how well it's going, relatively speaking. You know, coronavirus is dangerous and all, but it's really weird to have these conversations (with people from back home). All of my friends back home are living a completely different life, compared to what I am right now. Granted, we're all indoors and stuff, but I can still go to the coffee house and grab a coffee. It's just completely different, like, here masks are still just recommended because, at least here in Oulu, there's only been, relatively speaking, a few cases. (...) Anyway, it's just weird experiencing coronavirus and being here. And I think I've really lucked out really well. I'm really lucky that I just happened to be here when it all happened because I can't imagine what it feels like now if I was back home". (P. 6)

5.5 Resilience

Participants were asked about how they cope with the challenges they mentioned during the interviews. They listed a series of activities seen as ways to cope with the challenges, such as crying, talking to friends, meditating, and journaling, mentioned in the list presented in Figure 5, prepared by me, that shows how coping mechanisms can be used to reduce stress and anxiety feelings. Students reported being resilient and positively adapting in the face of the challenges, showing an intention of thriving and not only surviving, as explained by Brewer et al (2019) in their definition of resilience in higher education.

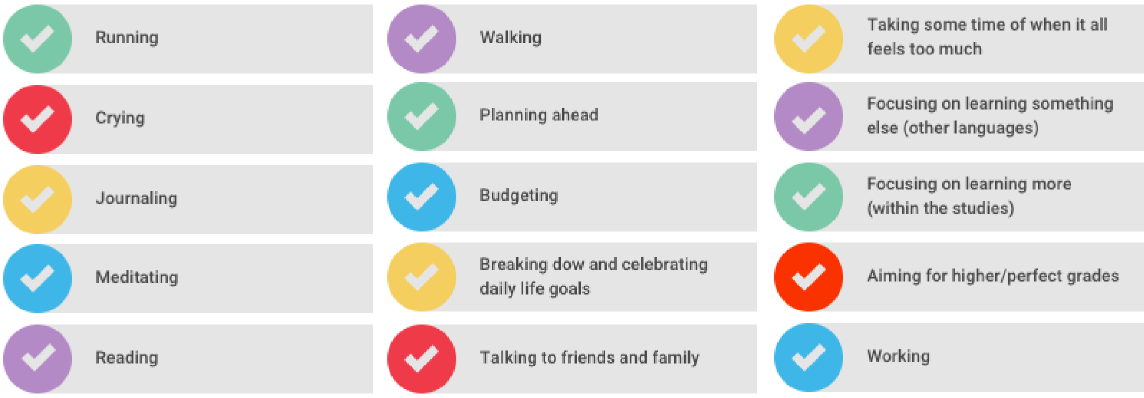

Figure 5: Students' ways to cope with the challenges.

Feeling guilty for not being able to contribute or manage their finances alone was an important challenge pointed out by the students. This challenge seemed to have been exacerbated by the pandemic once the internship opportunities were dropped. Participants mentioned that one way of coping with the guilt was by adding more academic work and even more pressure on themselves to reach a high level of excellence in their studies, as explained in the excerpt.

"How do I cope with not having a job and feeling like I need to? The way I cope with that is that I just add more things that I do for school. That's more motivation for me to do my thesis and kick ass at it. Because I don't have the weight of having to do a part-time job or a full-time job. That means to me in my mind that my master's thesis, and all the classes that I do, and all the extracurriculars that I do, not only do I have more time to do it, but that means I also can do them, way better than if I had a part-time job". (P. 6)

Interestingly enough, some students seem to believe that their lives have more balance when they are employed. For these students, even though there was a struggle to keep a work-study balance, the employment gave them peace of mind, allowing them to focus on their studies, showing the resilience with which they deal with the challenges they face.

"*I cope by working to cover my living costs".* (P. 4)

“I think that as long as I have something secure in terms of income, like having a part-time job, I generally feel very secure and feel confident enough to continue engaging with the programme and to continue paying for my expenses here”. (P. 8)

That was not true for all of them. In one of the interviews, the student seems to be very comfortable with the idea of not working, so for this participant, having parents and friends to rely on seems to be a way of coping with the other stresses that come from being a student.

“I try to talk with my parents a lot and plan ahead, and I also discuss with my boyfriend. I think they both give me help in releasing the stress or helping to plan ahead, so you feel it's manageable. And when it comes to specific details of regulations, I think talking with peers, or people in similar situations is really, really helpful. Because you feel like these people are in a similar situation, they understand and maybe they have some good advice, or if not, they will tell you the lessons that they learned, or just talking about it, I think is very helpful. In other things, like finding work, I am a person who doesn't like to work, take a job, unless I really have to, so, I have to say, I try to avoid those scenarios”. (P. 15)

Resilience is also shown in the student’s movement to ask the University for support and possible help during this time, especially after the COVID pandemic. Several students interviewed for this research mentioned being part of committees or taking part in student-led discussions and efforts to expose the difficulties international students face, especially paying ones, as well as ask for changes.

“I think there's definitely been pushed back now, from international master students to have the universities to actually address these issues. I don't know how well it's happening, but the students are actually bringing it into the university now. We'll see if the university decides to acknowledge it, do something about it”. (P. 14)

5.6 Support

When asked about how students feel supported to face the challenges, friends and family were mentioned several times, as the excerpts presented up until here show. On some occasions, when dealing with financial challenges, students explained that they couldn't discuss or find support from family members in fear that they would dissuade them from their choice of studying in Finland, or that they wouldn't be able to provide financial or emotional support at that moment, as shown next.

"I don't know (how I am supported to face the challenges). I have nothing because what I have faced this time, I have never discussed it with my family. I have never told them. I've never told them what challenges I have faced. So, better for them not to know. Because they can't do anything at this stage, and they will maybe tell me to come back and leave it. So, I don't know, emotionally I don't know". (P. 7)

5.6.1 Support from the University of Oulu – what is there?

Students also pointed out several ways in which they believed the University of Oulu has supported them during their studies to face the challenges, as well as during the COVID-19 pandemic. Among the most mentioned ways, the accessibility of teachers and the possibility to negotiate deadlines when necessary was seen as an important source of support. Although it is important to point out that COVID, as explained before, made it harder for students to access their teachers, due to the distance they felt during online classes. Another important aspect mentioned is the fact that Uni Oulu provides mental health programmes for students, however, none of the participants had accessed such resources until the moment of the interviews. Although not specifically asked during the interviews, some students mentioned that they believe such programmes had a very long waiting list, which discouraged them to try to access it.

"I feel supported. I feel like there are a lot of different general university programmes, initiatives that they have been very vocal about for mental health, for studying. (...) They're visible enough, they're not hidden from me. The same with faculty, I think our faculty is very

open. (...) And you can always ask to meet with them and talk. Again, COVID really changed that, because I think it's harder now for me to reach out to them. We could be like 'hey, can you stay after class? Do you have time to talk for like half an hour? Can I buy you a coffee? Can we talk about my thesis? I'm really struggling about this'. And you can't do that now. (...) So, a lot of those things, that I think, were really strong support systems but weren't formal, they're very informal. Those informal support systems broke down and needed to be rebuilt in the new school year, which I think to a certain extent, they've done. (...) I think it's amazing that I can negotiate deadlines, you know. Even before COVID, but especially in COVID". (P. 14)

Other important sources of support, as mentioned before in different parts of this research was the subsidize food available to university students, the University decision to allow students to pay the tuition fee in two instalments during the pandemic, and support covering rental costs in PSOAS[1] apartment for 12 months (University of Oulu, personal communication, June 12, 2020). Although the support only covered 5 international master's students, one of the participants of this research was a beneficiary of it.

5.6.2 Support - What is missing?

When asked about support, participants also mentioned what they thought was lacking in terms of support from the University. The majority of the interviewees mentioned high expectations among the students for a service within the University that would help them find internships and/or job opportunities, especially as researchers within the University of Oulu, as mentioned in this research, and also a career counselling service for planning their next step after graduation. According to the majority of the interviewees, as seen in the excerpts above, they were, at some point, informed that the university would provide help on their search for internships, but that was something that only came true for one of the participants.

[1] PSOAS is the acronym for Pohjois-Suomen opiskelija-asuntosäätiö, a foundation created by the University of Oulu Student Union in 1971 that helps students, international and domestic ones, arrange subsidized housing in Oulu (PSOAS, n/d).

Another aspect mentioned by participants was the need for more information about residence permits bureaucracy, housing, and integration of international students with Finnish students as well as in the Oulu society, especially through job/internship opportunities. One of the interviewees even expressed the idea of proposing that each faculty should have:

"(…) *someone dedicated essentially, as student outreach coordinator, that would be the official title, and it would not only advertise and market to people outside of Oulu and international education market, but also really dedicate their job and time to help the students that are here, helping them figure out you RP, visa stuff, everything with the federal government, but also to create those social events, make sure that people are doing okay".* (P. 6)

Regarding tuition fees, the interviewees mentioned different things as ways to increase support, from the provision of 100% scholarships to a bigger number of instalments for payments during their studies, as well as leeway to negotiate the final two-year deadline. Another aspect mentioned by a few of the participants was access to student loans, something that even the participants weren't sure if the University could provide.

Last, as seen in all of the categories of findings of this research, there was no consensus among the participants about the need to increase support from the university. One interviewee believes that international students get enough support from the University, as shown in the excerpt. It is important to highlight here that this was the only participant that mentioned during the interview that in the programme he was enrolled in, support was provided to students to find paid internships.

"I like the really vast amount of scholarship programmes. And this idea that Oulu had one, and even PSOAS had one. And then, that university provides student lunch for a cheap price, it provides laptops for lending… Yeah, I guess there is enough. International students have enough support". (P. 11)

6 Discussion

When looking at Finland's effort to become an important player in the internationalization game, I would argue that the efforts paid off and now Finland is a competitor in the market of higher education, being today not only one of the non-English speaking countries with the highest international degrees' programmes available, but also the biggest one in Europe (Wächter & Maiworm, 2014, as cited in Haapakoski, 2020, p. 39). Notwithstanding, the implementation of tuition fees seems to have moved Finnish education away from its free for all and egalitarian ideologies, and perhaps, this move is what seems to impact the policies to improve international students' experiences.

6.1 Very little change and an increase in challenges for fee-paying students

One of the first things that caught my attention while doing this research is the fact that very little seemed to have changed after the institutionalization of fees for non-EU/EEA international students. The literature review showed that those international students that didn't pay tuition fees seemed to face very similar challenges in Finland to those currently paying fees. The lack of integration into Finnish society and the lack of job opportunities during and after the completion of their studies are the highlights of the problem. In their studies, as pointed out before in this research, Calikoglu (2018, p. 447-448), Jones (2017, p. 941), Jogunola and Varis (2018, p. 102-103), and Wu, Garza, and Guzman (2015, p. 3), to name a few, found out that the language barrier was one of the most important factors when talking about the integration of students in the university settings and Finnish society. As degree programmes are designed to be taught in English in a country that is non-English speaking in its day-to-day business, the clear separation of international students is set. At the same time, said degree programmes are structured in a way that, in my experience, leaves very little time for students to take language courses in Finnish. Especially when looking at fee-paying students that must follow a specific set of rules and finish their degrees in a shorter time than EU/EEA citizens, those students end up in a disadvantaged point to learn the language and, perhaps, integrate into the society and build careers in Finland.

Another important aspect to highlight here is the fact that teachers seem to emphasize the Finnish context in the international master's programs. Understandably, Finnish teachers would have more experience in the Finnish context, but with the consensus being that international students are not likely to be integrated into the Finnish job market, it seems that this practice is a contradictory one. Although CIMO (2014, p. 5), and Mathies and Karhunen (2020, p. 8) expressed that there is a significant number of international students that stay in Finland after graduation, their studies also point out that family ties and previous studies taken in Finland (such as upper secondary education) are important factors that motivate these students to stay. This is not the case of most international students, especially non-EU/EEA ones as this research showed. This, for me, only emphasizes again the fact that people that do not dominate the Finnish language or do not have strong social ties will not be able to easily enter the Finnish society and secure future jobs, leading to two important questions: first, are most international students that are able to stay and work in Finland after graduation EU citizens?

The neoliberal thinking seems to only see students coming from the Global South as potential consumers, disregarding the impacts that this choice will have in their lives, especially when talking about students' well-being while pursuing their degrees (Andreotti, 2009, as cited in Haapakoski & Pashby, 2017, p. 3). This research showed that even if scholarships are in place in Finnish universities, funding and other social and financial aid is limited for fee-paying students, and even with the efforts, especially during the pandemic, were not enough for all, generating a loss of income for students and creating and exacerbating challenges that, it seems, are understood as part of the process. This becomes particularly evident when students reported being told by official capacities or informed by the University website that they would be supported in finding internship positions during their studies, something that was expected by all the participants of this research, but they were clearly not. This lack of support added pressure to those that were dependent on finding job opportunities to finance their studies in Finland, adding even more stress and anxiety to their experiences. As pointed out by several authors, international degree students already experienced more stress, anxiety, and other negative emotions than their domestic peers (Pappa, Yada & Perälä-Littunen, 2020, p. 240) requiring more support from the host universities. However, as it was seen in this study, the support programs in place at the University of Oulu seemed to be guided towards Finnish students, and the participants of this research expressed being aware of them, but not accessing them after being informed, through official and unofficial channels of this situation. This leads me to pose a second question: what is Finland's real purpose in attracting international fee-paying students if their programmes do not seem to cater to develop students’ skills necessary to stay after the completion of their studies nor in supporting them during their stay?

As this study showed fee-paying international students do not seem fully satisfied with the support and prospect that the country and its universities are currently offering. However, the University of Oulu seems to be investing in more ways of supporting their international students, such as the decision to split the tuition fee for the 2020-2021 academic year in two, it looks like the decision was an effect of several petitions and conversations among student representatives and the University. Also, a new career guiding service with a specialist focusing on helping international students access the Finnish job market was created at the beginning of the same academic year (Catana, 2021), among other things.

6.2 Lessons learned from the pandemic

Regarding the COVID-19 pandemic impact on international student’s life, several similarities are seen among the results of this study and the studies conducted by Firang (2020) and Pappa, Yada, and Perälä-Littunen (2020). Fee-paying international students in Finland are, as this study shows, in their majority from low-and-middle-income countries, and they already experience challenging life circumstances that were exacerbated by the pandemic. Although a few measures were taken to help specifically this group at the University of Oulu, such as allowing tuition fees to be paid in two instalments and the PSOAS housing “help”, they were clearly not enough to mitigate the negative financial impacts that the pandemic had in this particular group. Other measures to support the well-being of students were taken to address all students, national and international ones, such as the mental health programme, and I would argue that the fact that such programs are known among international students as being hard to access or more geared towards Finnish students, even before the pandemic, did not help international students to be encouraged to try and access them. Other aspects that exacerbated the student’s anxiety and stress level were the very tight deadlines and conditions to keep their scholarships, similar to the findings shown by Pappa, Yada, and Perälä-Littunen (2020, p. 246-249), especially during such challenging time as the COVID-19 pandemic.

Although not expressed in this research, perhaps due to the timing of the interviews, Pappa, Yada, and Perälä- Littunen (2020, p. 246-247), found out that the delay in communications from the university about matters of final deadlines and extensions to complete master's thesis were also great sources of stress for the students. The challenges to their well-being were also similar with anxiety, stress, and lack of motivation to carry on with their studies being very pronounced both in this research and in others. As pointed out by Firang (2020, p. 822) it is necessary to think of international students as a specific group and curate to them a set of specific programs to face the challenges brought up by the pandemic. In the study, the author explains that social workers could be the group that would help international students during the pandemic by first identifying "underlying political and social structures […] that treat international students like 'others'" (Firang, 2020, p. 822). After this identification, it would be necessary "to advocate for public support and social programs while seeking to change institutional arrangements" (Firang, 2020, p. 822). It is important to point out here, that as the pandemic is still in progress, more research about its impacts on international students is necessary. Hopefully, this research can contribute to shed some light on international students' struggles during this time.

Perhaps the steps proposed by Firang (2020, p. 822) to support international students during the pandemic could be taken even when there is no pandemic, to ensure that students would have the support they need while pursuing their diplomas so far from home. The fact that those steps didn't seem to have been taken by Finland's authorities and universities before institutionalizing the tuition fee model while research had already shown that international students struggle to integrate into Finnish society and have fewer job opportunities during and after their studies, is troublesome. In the same way that Firang (2020, p. 822) argues that Canadian universities excluded international students for financial aid at the time of the pandemic would impact the student's willingness to keep choosing Canada as an international study destination, I will argue that this can be said about Finland. Not only in the way financial and well-being support was handled during the pandemic for international students, but as this study shows, in the lack of active programs to support this specific group in their very specific needs. In order to keep its goal of attracting 60,000 international students by 2025, Finland should be treating, as their policy said, "international students as VIPs" taking their needs and expectations into account to put in place policies that would make them feel not only welcomed but also supported, which would lead them to tell their positive experiences and influence others into choosing Finland as a study destination. After all, as we say in Brazil "the best propaganda is person-to-person".

It is worrisome to see that the University of Oulu, like many others in Finland, is aiming to decrease scholarships for non-EU/EEA international students in the next few years. Student representatives were hard at work in trying to delay the approval of the new tuition-fees model that was being proposed to the University board, on February 25th, 2021. According to Putkonen (2021), four new models would be presented to the board, but in three of those, there was a proposal to decrease scholarships, to no scholarships at all, or scholarships only being granted from the second year onwards if the students met specific requirements after the first year, leaving students without the guarantee of scholarships. Only one "for exceptional cases" would allow scholarships to be granted starting from the first year. This measure seems to go against the recommendations made by Sahu (2020, p. 3) that universities should encourage students "to stay in school and pursue another degree", to not only fight the global economic recessions but also, because these students had experienced major interruptions in their students, dampening their experience. Therefore, the author explains that universities should support students in several ways "including direct case support and temporary suspension of students' loan payment" (Sahu, 2020, p. 3). The previous move to a tuition-fee model and the new proposed changes in the scholarship programs leads me to pose the following question: what is that Finland truly wants with the efforts to internationalize its higher education? Is it truly about educating people that can be integrated into the Finnish society or go back to their home countries and, perhaps, change the world? Is it truly about disseminating good quality and equitable education, as posed in the UNESCO's Sustainable Development Goals? Or do the efforts aim solely at collecting fees and competing in the global market?

At this point, I do not have an answer for the first question, but it seems to me that increasing tuition fees and decreasing scholarships would only move Finland further away from helping achieve Goal number 4B, as only a very niche group of students from developing countries would be able to afford to be part of the Finnish education, as I was. If the last question turns out to be the answer and collecting fees is the end game for this effort, I will ask: what happens to the pillar of good quality, free education for all that is an integral part of the Finnish educational system? Unfortunately, for now, neither this research nor I can answer the questions posed in this discussion. However, hopefully, one day, they will be answers, as I've seen, as an international student, that teachers, student representatives, and other advocates seem to be working hard to discuss these issues and bring change.

6.3 Ethical reflections

Throughout this thesis, ethical concerns were presented and discussed, such as participants being informed of the purpose of the research and its aims, their entitlement to leave the research or to have their interview removed at any given time, and the necessity of a signed informed consent agreement between participants and the researcher, all of which was done before the interviews began. As none of the participants were underage and the study did not pose any known harm to participants, the signed agreement was sufficient to support the data collection as is stated in Finnish law.

It is important to consider that, for qualitative research, not only the laws regarding data collection have to be observed. As presented by Orb, Eisenhauer, and Wynaden (2000, p. 95-96) the ethical principles of autonomy, beneficence, and justice needed to be observed in this research in different ways. For the first one, autonomy, the informed consent agreement, and the possibility of accepting or refusing to participate in the study at any given time was safeguarded. For the second one, beneficence, I was aware that the thought process to answer some of the questions might have brought some discomfort for participants, which I informed them beforehand and assure them that they could stop the interview at any moment and could refrain from answering any question that might bring them discomfort and withdraw from the study at any moment, even after the interviews were completed. Also, to safeguard their anonymity, the time and place for the interviews were chosen by them, and pseudonyms were used to present the results and to refer to specific excerpts from the interviews. As interviews were done online, I made sure to always be in a private and safe space and assured the participants that the interview audios and other information that could identify them will be destroyed after the thesis has been assessed and approved by the Faculty of Education and published. For the principle of justice, anonymity helped ensure that no participant felt vulnerable by having their thoughts and impressions expressed, my position as a researcher and as a fee-paying international master's student was expressed upfront to guarantee that participants were aware of where I stand, and the exercise in bracketing during the data collection and analysis was done to ensure that I would listen without judgment and would suspend my assumptions, ensuring that the data spoke for itself, and no construction of interpretation categories was done before the data was analysed, nor was based on my own biases or previously known literature (Ashwort & Lucas, 1998, p. 420).

It is also important to acknowledge here that as a fee-paying international master's student at the University of Oulu, I hold a privileged position to conduct this research and was able to create a safe environment for the participants. Nevertheless, I needed to always keep that in mind to not influence the answers or to allow my biases to interfere either with the interviews or with the categorization of data. To make sure I would be able to do it, a pilot interview was conducted to ensure that the questions were non-leading, easy to comprehend and that no new ideas or concepts were introduced in the follow-up questions.

6.4 Quality and limitations of the study

As mentioned throughout this research, several important steps were taken to ensure quality for this qualitative research. Concepts such as transparency, transferability, and the before-mentioned bracketing need to be defined before I can explain the steps taken to ensure the quality.

According to Given (2012, p. 891) quality in qualitative research is achieved when a "critical self-exploration of the researcher's assumptions, procedures, presuppositions, decisions, self-interests, and so on" is done throughout the research process. In this sense, the researcher needs to take into regard the transparency of the methods and procedures used in the research, the transferability, generalizability, internal validity of the findings, and the objectivity and confirmability of the data and their interpretation. Usually, the collection of these concepts, or as referred to by Given (2012, p. 896) "tools" that help researchers to "illustrate the worth of their project outside the confines of the often ill-fitting quantitative parameters", is referred to as trustworthiness of the research.

Transparency is defined by Given (2012, p. 891) as a clear and open account of the methods and procedures used during the research. In this sense, the steps taken to ensure transparency of this research can be best seen in the fourth chapter of this manuscript, entitled Methodology. In the chapter, I described all the steps taken, since the designing of the research project, the contacting of participants, the data collection, and the steps taken for data analyses based on the ontological and epistemological assumptions that phenomenographical research proposes. The ethical concerns relating to data collection and reporting, as well as the storage of data collected, are explored in this chapter in the above subsection.

Another important aspect of transparency is the clear position of the researchers regarding their "assumptions, biases, choices, decisions, procedures, and justifications" (Given, 2012, p. 891). The justifications for my choices in this research, as well as my position as an international fee-paying master's student in Finland, can be found throughout this manuscript. To keep them in check, bracketing was used in several steps of the research, but especially during the data collection and analysis, as explained in chapter four. Bracketing my assumptions and biases was important to guarantee the objectivity and confirmability of the data and interpretations presented in this study. As the transcripts are subject to an "iterative and interactive process to identify fundamental categories of analysis" (Richardson, 1999, p. 70), allowing these categories to emerge from the interviews inductively, bracketing is primordial. By bracketing, researchers, such as myself, ensure that they will listen without judgment and their own assumptions. However, one important aspect to bring out here is that my involvement with the thematic and oftentimes personal relationship with some of the interviewees needs to be accounted as a limitation of this study. As mentioned in the methodology chapter of this research, there only so much bracketing a researcher can do, and although I did my best to keep those in check, it is impossible to say that my biases and experiences as a fee-paying international master's student at the University of Oulu did not influence in any way the data collection and analysis of findings.

Transferability is explained by Given (2020, p. 886-887) ensures that the results of the study can be transferred to other contexts, and it can be insured by choosing participants that can be closely linked to the context and by making sure that the researcher is aware of the "contextual boundaries of the findings". This concept is also linked to the idea of generalizability, which suggests that the results of a study could be applied across the context in which the study is based (Given, 2020, p. 886). In terms of transferability and generalizability, it is important to mention that although relevant to shine a light on fee-paying students' challenges, well-being, and support, this study focused only on fee-paying international students enrolled in one Finnish university. This population, although representative of the international students' group in Finland, is too limited to account for a broader international students' population, which tends to vary in terms of age, origin, discipline, and expectations of their study programme. As this is one of the limitations of this study, I would argue that this broader group should be looked into more closely, to allow more voices and experiences to be heard.

Although not largely applied to qualitative studies, the concept of reliability was also considered and used to ensure the quality of the research. According to Sin (2010, p 310), reliability can be defined by the possibility of replicating the findings of a study. Moreover, due to the nature of qualitative research and its reliance on people's accounts, which can change according to several factors, this concept cannot be widely applied. However, Sin (2010, p. 314) points out that regarding transcriptions, one way of safeguarding reliability is not only to listen to the recording several times before and after transcription, but also the need of the researcher to reflect on each interview shortly after it is done. This prevents the researcher from loose meanings that, unfortunately, could be lost by the changes that written text brings to oral discourses. This, as pointed out in the Methodology section of this research, was done several times with all 15 interviews. Another way to ensure reliability is to "exercise interpretative awareness and maximum fidelity to the data" (Sandberg, 1997, as cited in Sin, 2010, p 311) which helps the researcher to keep its bias in check and engage completely with what the data reveals, by allowing the researcher to keep the focus on the process instead of its outcomes.

Given (2020, p. 896) also conceptualizes the term internal validity as a way of guaranteeing that the researcher measured what was proposed at the beginning of the study. Other authors explain that validity is the "internal consistency of the object of study, data and findings" (Sin, 2010, p. 308) or "the extent to which a study is seen as investigating what it aimed to investigate" (Åkerlind, 2005, p. 330). Due to the nature of phenomenographical research that relies mainly on interviews to collect data, the approach can be often seen as unreliable. However, Kvale (1989, as cited in Sin, 2010, p. 309) explains that external validity is possible in phenomenographical research, and it is the responsibility of the researcher. This can be achieved by "[..] continually checking, questioning, and theoretically interpreting the data and findings" (Kvale, 1989, as cited in Sin, 2010, p. 311). According to Åkerlind (2005, p. 330), this can be explained as a communicative validity check. The author also points out that it is necessary to do a pragmatic validity check, which consists of evaluating if the research outcomes provide useful insights. In the case of this research, the findings illustrate the challenges, experiences, and support (available or missing) for this particular group of international students in Finland and, hopefully, will spark important discussions about tuition-fees policies and other forms of support for this particular group in higher education institutions across Finland.

Another important limitation of this study that needs to be pointed out was the idiom used for the interviews and the reporting of this study. As English is not my mother tongue nor the mother tongue of most of the participants, some things could've been lost in translation during the interviews, the transcription process, the interpretation, and analysis of findings as well as the reporting. Although all the participants and myself are holders of proficient tests, as it was requested to enrol in master's programme at the University of Oulu, when talking about feelings and experiences, as it is my experience, sometimes when using a second language, some words do not seem enough to express our thoughts, therefore, this particular context needs to be understood as a limitation of this study.

Lastly, the online interviews that were done due to the restrictions imposed by the pandemic could also be argued as a limitation of this study, as online interaction among people without a previous relationship tend to be more distant and less focused, as it is my perception when comparing the interviews done for this research with my previous experience interviewing peers for another research. And as in online interaction, it is impossible to say if the main focus of the participants is, indeed, the conversation being held, this aspect is also a limitation of this research.

7 Conclusions

This research showed that international fee-paying master’s students in Finland seem to be at a disadvantage when compared to other international students and, even more so, when compared to Finnish students. As the results have shown, the shifted to a more neoliberal market approach to higher education, focused especially on students from the Global South, outside of the EU/EEA area, shows that Finland is following in the footsteps of nations such as the USA or England, countries that are known for being hubs for international higher education. However, as discussed in chapter six of this documents, unlike its counterparts, Finland is not an English-speaking country, a language requirement set for international students, and it doesn't, as the results of this research showed, seems to be willing to offer international students language classes that could help said students integrate into Finnish society. For me, this is the biggest problem Finland faces in its attempt to be a major player in this field. Although the country holds a prestigious place in educational rankings, this research shows that international fee-paying students seem to be unsatisfied with the product they are purchasing when investing in a master’s degree in Finland. One question that comes to mind is if students must pay fees anyway, why would they invest in a country that does not seem to have policies in place to help them face the challenges during their studies nor to support their integration afterward? Is Finland expecting that their position in the ranks would be enough to attract fee-paying international master’s students?

For international master’s students who participated in this research, the scholarships were the main motivator for choosing Finland as a study destination country. Therefore, it seems contradictory to me that the country is, as it is happening at the University and Oulu at this moment, discussing the possibility of reducing the number of scholarships and the percentage of their coverage. Although central to the choice of destination, the amounts that were paid in the two years of study and the strict deadlines and rules for maintaining their scholarship, added to the costs of living, the costs of residence permits, and the lack of opportunities to work in the country while studying, prove to be, for the population studied in this research, the central challenge and, dare I say, the root of all other challenges for international students, especially to their well-being. Those who did not get jobs or internships reported decrease in their well-being, constant concern for their financial situation, and a sense of guilt, which led them to further add classes to their already very busy schedules in an attempt to increase the costeffectiveness of their investments. Fortunately, those who were able to work during their studies, even if sporadically, also reported a decrease in their well-being and feelings of guilt for not being able to get involved in their studies in the way they would like. It is possible to say that their experiences did not live up to their expectations.

It is important to mention that it is sad to see Finland taking a more neoliberal approach to education. It seems, for me, that they are taking a step into a direction that is opposite to their free for all and egalitarian approaches to education. Although utopic, I would hope that this approach would be reconsidered, but I believe it is not likely and, decisions such as the one being discussed by the University of Oulu to decrease scholarships seem to prove that the pull of neoliberalism is strong, and it leaves very little room for students to negotiate the terms of their scholarships or degree schedules. In this sense, as participants of this research have pointed out, Finland needs to take the challenges mentioned in this research seriously and design strategies to support and motivate fee-paying students to carry out their studies in Finland. One of these strategies, as mentioned by Participant 6 would be "a student outreach coordinator" inside the universities, someone that could help international students, especially fee-paying ones, to navigate the challenges that they will face when deciding to study in Finland. This should, ideally, be done by a former international student, someone who had to face said challenges and would have the answers to questions that only fee-paying students will ask. Also, as mentioned before, Universities should have more space in their master's degree programmes for students to learn Finnish, as well as support for them to find internship positions during their studies. As discussed previously in this study, customer satisfaction and student's experiences are imperative when adopting a neoliberal approach to education, something that, in my opinion, seems to be lacking in Finland's plan to attract international fee-paying students. Such strategies could prove, I hope, to increase students' resilience and, therefore, also students' satisfaction.

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Appendix 1 - Interview guiding questions

1. What is the name of your program?
2. Did you pay tuition fee? Did you get a scholarship? How much?
3. Why did you choose to study in Finland? And in Oulu? (Reasons, justifications, expectations)
4. Before deciding for Oulu, did you compare studies program, study fees and living costs from other contexts?
5. How do you finance your studies?
6. What are your perceptions and experiences related to quality of the study program of your choosing?
7. And what are your perceptions in light of the study fees?
8. For you, what are the challenges of being a student that pays tuition fees at the University of Oulu?
9. Do you think those challenges differ from those faced by non-paying students?
    a. If so, please give me some examples of how they differ.
10. How do you cope with these challenges?
11. In what way do you feel supported to face these challenges?
12. Do you feel that you have enough support from the Uni/Program (other official capacities) to face the challenges that you just mentioned? If yes, in what ways? If no, how could/should be improved?
13. Do you think the Coronavirus pandemic impact you in any way related to your studies? If yes, how? (Positive impact, negative impact, examples).

Appendix 2 - Informed Consent Agreement

I, Bárbara Barrionuevo Bonini, a student in the master's program "Education and Globalisation" of the University of Oulu, would like to invite you to participate in my research project. As a part of my studies, I am conducting research on the challenges faced by international students in Finland that pay tuition fees. The purpose of this research is to explore the challenges experienced by those students that pay tuition fees at the University of Oulu and the ways they cope with said challenges. I kindly request your consent for collecting information from you for the research purpose by interviewing you and recording your responses.

All information will be used anonymously, respecting your dignity. No personal details that enable identifying you will be included in the analyses and reporting. Systematic care in handling and storing the information will be ensured to avoid any kind of harm to you. After all the information leading to the identification of a person has been removed, the information will be destroyed after the thesis has been assessed and approved by the Faculty of Education and published.

The results of this research will be presented in the final manuscript of the research at the University of Oulu and other forms of academic presentations and publications

Your participation is completely voluntary. You have the right to withdraw from the research at any time without any consequences (e.g., withdrawal does not affect your studies or grading). Observe that information collected before your withdrawal may be used. You have the right to get information about the research and may contact me/us, if you have questions.

Researcher: Bárbara Barrionuevo Bonini - barbara.barrionuevobonini@student.oulu.fi

This thesis research is supervised by: Prof. Elina Lehtomäki - Professor of global education - University of Oulu.

More information about research ethics and informed consent: Finnish Board on Research Integrity http://www.tenk.fi/en/ethical-review-in-human-sciences

Social Sciences Data Archive
http://www.fsd.uta.fi/aineistonhallinta/en/informing-research-participants.html#partIV-examples-of-informing-research-participants
http://www.fsd.uta.fi/aineistonhallinta/en/anonymisation-and-identifiers.html

Confirming informed consent - Please check the box to which you consent to:

[ ] I am willing to participate in the research.

[ ] I allow the use of the interview for research purposes

[ ] I allow the information that I have provided to be stored and archived for further research use.

[ ] I do not allow the information that I have provided to be stored and archived for further research use.

Full name:

Date:

Email: